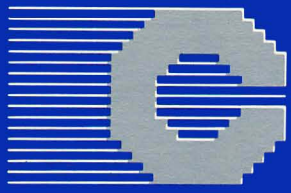
THE HOME ACCOUNTANT™

Commodore 64



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THE HOME ACCOUNTANT™

Commodore 64 Version

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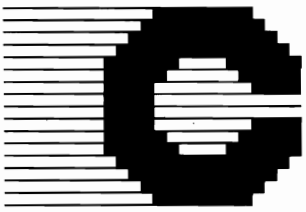

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IMPORTANT
HARDWARE NOTES

Some computers are manufactured without the same cooling capability of other, more expensive, equipment. For equipment of this type it is important to consider the temperature in the area where the computer is located.

When such computers are operated in a cool environment, usually no precautions need to be taken. However, if the area is very warm, it is advisable to let the computer cool down before performing tasks that require a long period of steady disk access (e.g. copy a diskette, Search/ Edit with over 500 transactions or print reports with over 25 categories).

Disk drives also vary in design. Some of the less expensive machines use a serial type of information exchange that generally is slower than that found on more expensive computers. This is reflected in longer delays while running *THE HOME ACCOUNTANT,* awaiting information to be stored to, or retrieved from the diskettes.

Finally, the more expensive systems directly support various interface cards for both parallel or serial printers. On other machines, only a few printers may be supported directly, with other printers requiring non/ standard interface cards and/or printer driver software.

> **IMPORTANT:** If you wish to copy diskettes using Commodore's "1541 BACKUP" program, and you have a printer connected through the cassette interface, you may find that the computer will stop without completing the backup copy. If, after asking you to insert the destination disk, the colored bar does not change length within a minute, you *must* turn off the computer units and remove the cable connecting the printer from the computer before copying. Remember to re-connect the printer cable before continuing with *THE HOME ACCOUNTANT.*

If you experience problems when entering a large number of transactions at one sitting, or if you wish to guard against power failure or other problem, it is *HIGHLY* recommended that you exit Transactions and return to the main Menu every fifteen or twenty entries. This will save your data and close the file. You may then re-select Transactions from the main Menu and continue.

INTRODUCTION

Congratulations on selecting *THE HOME ACCOUNTANT* to be your financial management program for the Commodore 64 microcomputer.*

You have chosen one of the finest, most comprehensive programs available to individuals who want to harness the power of the microcomputer to give them a clear, accurate picture of their financial condition at any given time.

Knowing how much money is coming in, and exactly where it is being spent is important day-to-day information for almost everybody. But is is particularly vital for any person faced with meeting such financial challenges as a college education, a down payment for a home, or preparing for a comfortable retirement.

Carefully tracking income and expenses over a period of time will set up a bank of historical data to help you make more realistic projections and set financial goals which are attainable for you and your family.

THE HOME ACCOUNTANT is an extraordinarily powerful and flexible program. By spending an amazingly small amount of time and effort, it will help you keep track of all kinds of financial transactions, from the cash in your pocket to a sophisticated investment portfolio.

In a rapidly changing economy, *THE HOME ACCOUNTANT* is an important tool in helping you spend today's money wisely, and in helping you prepare for a brighter financial future.

THE HOME ACCOUNTANT PACKAGE

In this package you should have the following:

1. This user's guide
2. *THE HOME ACCOUNTANT* program disk
3. Your *HOME ACCOUNTANT* warranty card
4. An order form for ordering pre-printed checks

*Commodore 64 is recognized as a registered trademark of Commodore Business Machines, Inc. when used throughout this user's guide.

It is very important that you fill out the warranty card and register your purchase of *THE HOME ACCOUNTANT* with Continental Software. Please see the instructions which accompany the warranty registration card.

Following the warranty registration procedure entitles you to several important bonuses. First, Continental Software will extend the guarantee on your *HOME ACCOUNTANT* program disk from 90 days to one full year from the date of purchase. Second, you become entitled to one full year of service from our Customer Support Group. Finally, (and most importantly) should our programmers come up with corrections or enhancements to *THE HOME ACCOUNTANT*, registered owners will receive these updates, and accompanying documentation, for one year at no additional charge.

If you wish to have *THE HOME ACCOUNTANT* print checks for you, you will need to order specially formatted checks from:

DELUXE COMPUTER FORMS
530 N. Wheeler Street, P.O. Box 43046
St. Paul, MN 55164-0046
1-800-328-0304 (In Minnesota 612-483-7300)

Checks used with *THE HOME ACCOUNTANT* are series 1004.

For fastest service, use the following number when communicating your order: 7220

HARDWARE REQUIREMENTS

To operate *THE HOME ACCOUNTANT* you will need:

a. A Commodore 64 computer

b. A video display screen

c. One disk drive (Commodore VIC 1541)

d. A Commodore VIC 1525 printer or other 80-column or 132-column printer with suitable interface.

In addition to *THE HOME ACCOUNTANT* program disk, you will need at least one blank initialized diskette to be used as your "data disk." It is a good idea to always make backup copies of your data disks.

HOME ACCOUNTANT CAPABILITIES

By using different data disks, you can set up an unlimited number of separate accounting systems from your single *HOME ACCOUNTANT* program disk. For example, you may want to set up a system for your own household, and then set up an additional system for a friend or relative.

Each system can be as simple or complex as you like. Remember, *THE HOME ACCOUNTANT* is designed to be flexible enough to meet your individual needs. You can design a *HOME ACCOUNTANT* system to do everything from simply keeping your checkbook, to monitoring an integrated flow of cash, checks, credit cards, assets, liabilities, income, and expenses.

Each *HOME ACCOUNTANT* system has the capability to:

1. Define up to 100 budget categories
2. Monitor transactions for cash, checkbooks, credit cards, income, expenses, other assets and liabilities
3. Flag any transactions to be recalled for tax purposes
4. Search and display single or multiple transactions by date, check number, payee, amount, budget category, memo, or any combination of these items.
5. Extend transaction records over multiple diskettes (approximately 1000 per disk)
6. Keep track of up to five checkbooks
7. Maintain a separate cash account for each checkbook
8. Handle automatic monthly transactions (up to five per checkbook)
9. Have an individual transaction be split or spread over several budget categories
10. Reconcile bank statements quickly and easily
11. Print checks, if desired
12. Print the following reports:
    a. Year's budget or actual activity
    b. Balance Sheet
    c. Net Worth Statement
    d. Income and Expense Summary
    e. A Comparative Balance Sheet comparing the current standing with a projected budget or prior period

f. A Comparative Income and Expense Summary

g. Activity Reports for all transactions or for transactions in a given budget category

h. Special reports by "field " e.g., all checks written to a certain party or payments to a specific category

13. Create three kinds of graphs for any budget category:

a. Bar Graphs compare budget amounts to actual expenses

b. Line Graphs give a point-to-point plot of actual expenditures for up to three categories at a time.

c. Trend Analyses allow the use of linear regression on transaction data to show the historical trend of any category.

14. Interface with *TAX ADVANTAGE:*

a. Specially named budget categories are transferred to the *TAX ADVANTAGE* program and the amounts are used to calculate your Federal Income Tax (see Appendix A).

HOW TO USE THIS GUIDE

Don't worry if you don't know how to "boot up," or if words like "initialize" and "DOS" send you diving for cover. This guide was designed for first-time users. If you read it carefully and follow the step-by step instructions, you'll be running *THE HOME ACCOUNTANT* like a pro very quickly.

The next section, the System Overview, explains the inner workings of *THE HOME ACCOUNTANT.* It is important for you to understand how information flows in the system in order for you to make maximum use of *THE HOME ACCOUNTANT's* extensive capabilities.

After the System Overview, the Tutorial (Sections 2 through 6) gives step-by-step instructions for setting up a *HOME ACCOUNTANT* system, creating budget categories, entering transactions, starting new data disks, and graphing and printing reports. A review of each of these functions is presented in the Section 7, General Reference. Once you have a *HOME ACCOUNTANT* system up and operating, this section should serve as a quick reference. Should you need a more detailed explanation of a particular feature, you may refer back to the step-by-step instructions.

The Troubleshooting Guide should help you solve any problems or difficulties you may encounter. If a particular problem is not addressed here, and if you have faithfully followed the instructions in this guide, and

you are *still* having trouble, please do not hesitate to contact the Customer Service group at Continental Software. When writing to Continental Software, be sure to include your full address, telephone number, and the serial number for your copy of *THE HOME ACCOUNTANT*.

To take the sting out of computer "buzzwords" we've included a Glossary. Words defined in the Glossary are enclosed in quotation marks the first time they appear in the text.

An appendix containing the reserved budget category named when using *THE HOME ACCOUNTANT* with *TAX ADVANTAGE* is provided. If you plan to use these programs together, it is recommended that you use the names listed when first setting your budget categories. However, your budget category names may be edited later if you wish.

Even if you're a very experienced user, we recommend you take time to read the System Overview and go through the step-by-step instructions. They present a "hands-on" explanation of all *THE HOME ACCOUNTANT* features, with a lot of suggestions and tips on how to avoid problems when you are setting up your own system.

WHAT YOU NEED TO KNOW

Though this instruction manual is designed for beginners, you have to start somewhere. It is assumed your computer, video display, drive(s), and printer are connected and ready to go. If your hardware is still in boxes, please refer to the instruction manuals which accompany each system component, or ask your dealer for assistance.

You need to know how to turn on the computer, the video screen, and the printer. Remember to turn on the printer last. Each piece of equipment has its own power supply, therefore, turning on the video screen will not turn on the computer, or vice versa. (You'll have to turn them off separately as well.)

Please be aware of these important points:

DO'S

1. DO spend some time studying the manual before you try operating *THE HOME ACCOUNTANT*.

2. DO read *in advance* the notes and advice given in the Troubleshooting Guide.

3. DO have an extra disk to become the backup copy for your data disk. Having backup copies of disks is your only protection against having the original damaged or lost.

Follow the remaining directions that will appear on the screen. This procedure will take 10-30 minutes, depending on the amount of data to be transferred.

5. DO be sure to follow the warranty registration procedures which accompany your Continental software Warranty Registration card. We will not be able to assist you and keep you updated about program enhancements if you are not a registered *HOME ACCOUNTANT* customer.

6. DO remember you will not need to press RETURN after most single character menu selections. However, RETURN is usually required after entering new information. If your system just sits idle for a long time, you probably forgot to complete your entry with RETURN.

7. DO remember to exit the program properly by selecting option #9 EXIT from the Main Menu.

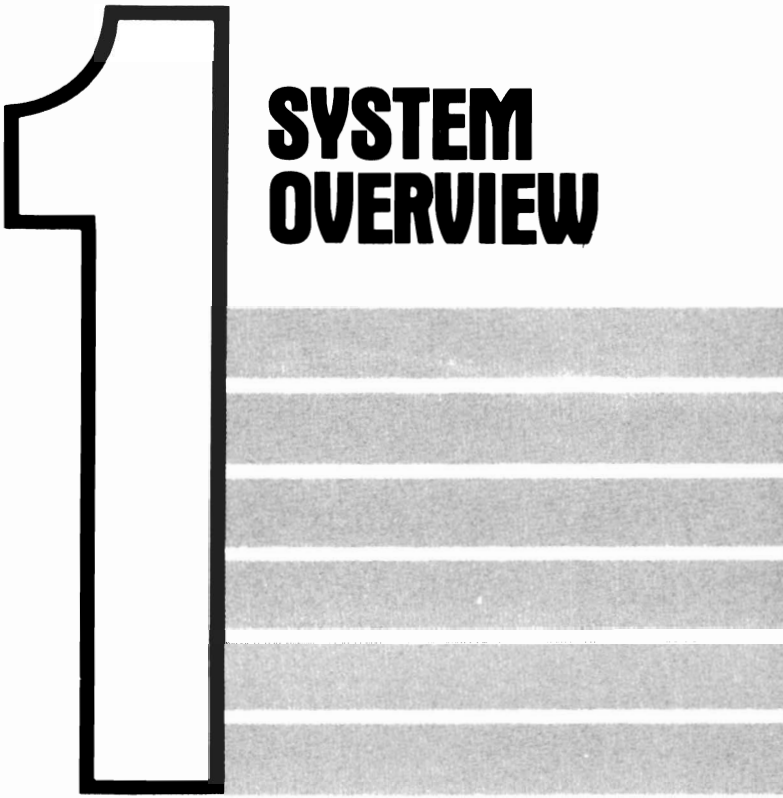
8. DO see **IMPORTANT HARDWARE NOTES.**

DO NOT'S

1. DO NOT exit from *THE HOME ACCOUNTANT* program except as directed.

2. DO NOT open the disk drive door or turn off the power at any time during the operation of the program. DO NOT remove any diskette except as directed. Doing any of these may result in losing data or in "crashing" a disk. Having backup copies of your data disks is your only protection.

3. DO NOT use a "write protect" tab on either your *HOME ACCOUNTANT* program diskette or on your data diskette. A write-protect tab prevents you from writing any information onto a particular disk, and as you set up your system, you will need to give *THE HOME ACCOUNTANT* some information about your hardware. This information will be written and stored on the program disk.



SYSTEM OVERVIEW

System Overview

SYSTEM OVERVIEW

The overall purpose of *THE HOME ACCOUNTANT* is two-fold:

First, it allows you to see how much money is being earned (including invisible earnings such as home equity), and to track where this money is being spent.

Second, *THE HOME ACCOUNTANT* gives you the opportunity to project how much money will be spent or earned, and then to see how close your predictions were to the actual amounts. This helps you better prepare budgets and manage your financial resources.

To do this, *THE HOME ACCOUNTANT* program is divided into nine separate modules. Each module performs a specific function, but all the modules interrelate to one another to make up the whole program. The flow chart presented in Figure 1 should help you see how all of the modules fit together.

THE BUDGET MODULE

Because the BUDGET Module is really the core of *THE HOME ACCOUNTANT,* we will treat it first.

The BUDGET Module is designed to let you set up as many as one hundred different budget categories through which you may keep track of transactions. Individual transactions are entered in the TRANSACTION module. When you enter a transaction, *THE HOME ACCOUNTANT* will prompt you for a budget category to assign it to.

It should be emphasized that it is *not* necessary to set up an elaborate budget in order to use *THE HOME ACCOUNTANT.* If you want to use the program to simply keep track of your checking account, you only need to set up two budget categories: a checkbook, and a corresponding cash account.

Additional budget categories allow you to keep running totals for expenses, various sources of income, values of assets, and the amounts owed on particular debts and long liabilities. This information forms the basis for a year-end report which summarizes your total income, total expenditures, and your net worth.

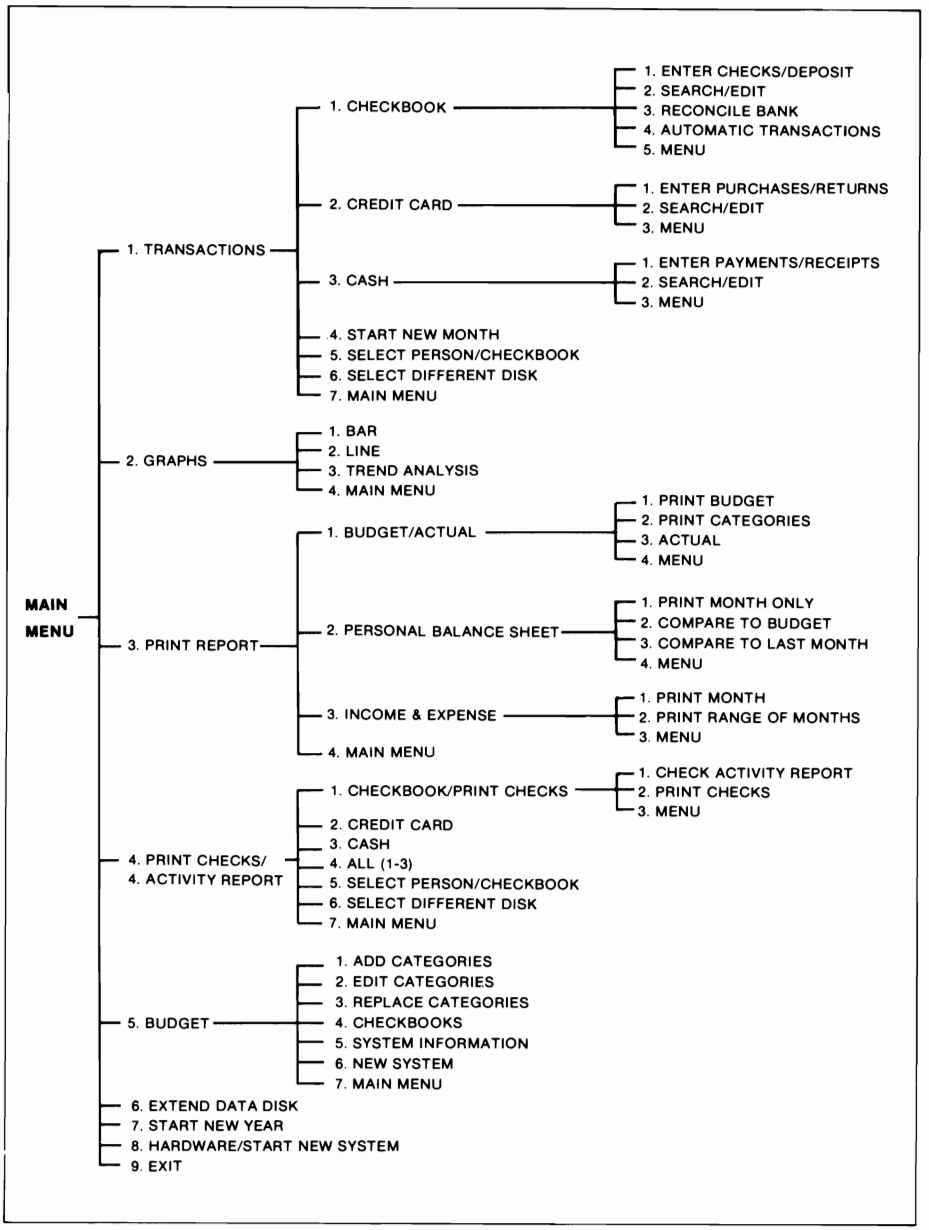


Figure 1. System Overview

THE HOME ACCOUNTANT uses five broad budget categories. They are:

Assets: Anything of value that you own, such as real estate, cars, fine jewelry, stocks, or savings accounts. Checkbooks and cash accounts are also assets.

Credit Cards: Bank cards, such as VISA or Mastercard, gasoline or department store credit cards. (Credit cards are a type of liability.)

Liabilities: A debt you legally (or morally) owe. A liability is different from an expense in that it is usually a long term obligation which is paid at regular intervals. Most loans or mortgages are liabilites, as are payments for alimony or child support.

Income: Any source of revenue you have, such as salary or hourly wage, dividends, gifts, tips, or interest earned on savings accounts or other investments.

Expenses: Any expenditures you make which are not liabilities. Examples include rent, food, utilities, interest on loans or credit cards, gasoline, or entertainment.

Creating a budget category can be as simple as determining its type (asset, credit card, liability, income or expense), and giving it a name. You do not have to enter either a beginning balance or monthly estimates for any budget category.

However, when setting up the budget, the program will prompt you for a "beginning actual" figure for each budget category. This figure is the current value of an asset or the current amount owed on a liability. For assets, the beginning actual is how much that asset is worth at the time the system is started. For a checkbook (which is considered an asset), the beginning actual would be the current balance of the checking account at the time you start your *HOME ACCOUNTANT* system.

For liabilities, the beginning actual is the amount owned on that liability at the time you start the system. With credit cards (also liabilities), this figure is determined by the current balance (the amount you owe) on the card.

With income and expense categories, the beginning actual is usually zero. If you think about it, at the beginning of a year you have no starting income and no expenditures. Income and expenses are generated over time, but they do not carry cumulative balances. The only time you would want to enter a beginning actual for an expense or income category is when you are starting a *HOME ACCOUNTANT* system in the middle of your fiscal or calendar year, and you want to include your income and expenses to date in the year-end totals.

After you enter the beginning actual for a category, the program asks for month-by-month budget figures. This is where you enter your estimates of earnings or expenditures for each category. These figures are anticipated end-of-month totals. The budgeted amounts for assets are how much you expect the asset to be worth at the end of the month. For liabilities and credit cards, this is how much you expect to owe at the end of each month. For income and expense categories, this is how much you expect to have earned or spent at the end of each month.

If you do not wish to enter budgeted amounts, you may simply enter zeros. However, one of the features of *THE HOME ACCOUNTANT* is the ability to compare budgeted figures with actual figures. This comparison is monitored in the Difference column for each budget category. The Difference column shows the actual amount less the budgeted amount. When you first enter budgeted amounts, the figures in the Difference column will all be negative. This is because no actual amounts have been entered yet via the TRANSACTIONS Module. As actual transactions are recorded for each category, the Difference column will be updated automatically.

THE TRANSACTIONS MODULE

The TRANSACTIONS Module is the module through which data is entered into *THE HOME ACCOUNTANT*. It is from here that checkbook, credit card, and cash transactions are recorded and assigned to individual budget categories. This module also contains the START NEW MONTH routine, which increments the months as you go along. There is also a Search/Edit feature that allows you to bring up each individual transaction, and make any necessary corrections or changes. This section also contains the "automatic transaction" feature, and the "split transaction" routine.

Automatic transactions are transactions that occur every month. A rent payment would be an example. *THE HOME ACCOUNTANT* allows you to enter up to five automatic transactions for each checkbook. At the beginning of each new month these transactions will be automatically recorded. This relieves you of the task of entering them manually each month.

The split transaction routine allows you to assign a single check to more than one budget category. A mortgage payment on a house is a good example. This payment should really be divided into two categories: principle and interest. The split transaction feature allows you to write one check, but assign the principal to a liability budget category and the interest to an expense category. A transaction can be split over an unlimited number of categories, but the total of the splits should equal the amount of the initial transaction.

Transaction	EFFECT ON CATEGORY ACTIVITY BALANCE						
	Another Checkbook	Another Cash Account	Another Asset Account	A Credit Card	A Liability	An Income Category	An Expense Category
CHECK	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
DEPOSIT	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease
PURCHASE	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
RETURN	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease
PAYMENT	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
RECEIPT	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease

Figure 2. Effects of Transactions on Category Activity Balances

Figure 2 illustrates how different types of transactions affect balances in the different types of budget categories. The chart is based on transactions occuring from one account to a different account. In the first column, if you write a check from one checkbook to another checkbook, the balance of the first checkbook would decrease, while the balance of the second checkbook would increase. The chart reflects the effect on the balance of the second checkbook.

Or, consider the example of writing a check to pay a credit card bill. The balance of your checkbook would decrease, and the balance of what you owe on the credit card would decrease as well. If you wrote another check, but decided to cash it, your checkbook balance would still decrease, but your cash balance would increase. More specific examples on how to enter transactions and how they interrelate to one another are given in both the Tutorial (Sections 2 through 6) and in Section 7, General Reference.

THE GRAPHING MODULE

The GRAPHING Module is divided into three sections: bar graphs, line graphs, and trend analysis. The bar graph will display a comparison between budgeted amounts and actual amounts for a specific budget category. The line graph represents a point-to-point plot of the activity for any given category. A trend analysis graph not only shows a point-to-point plot of activity for a category, but also displays a linear regression line showing its historical trend.

Graphs should be plotted at the end of a month's activity, and should contain a minimum of two months of data.

Each kind of graph can be saved to a disk for printing later if your printer has graphing capabilities. *THE HOME ACCOUNTANT* will not print graphs. Additional graphics software, which varies with individual printers and interface cards, is required for this.

THE PRINTED REPORTS MODULE

The PRINTED REPORTS Module is very comprehensive. *THE HOME ACCOUNTANT* will print budget reports consisting of the names and numbers of budget categories, budgeted amounts, and actual amounts. It will print a personal balance sheet, detailing your assets and liabilities, and will produce a net worth statement. The amounts in the personal balance sheet can be printed for one month, a range of months, or you can compare budget to actuals for either one month or a range of months.

THE HOME ACCOUNTANT will also generate an income and expense

summary with budget to actual comparisons. The income and expense summary also contains a column for percentages. These percentages represent the actual activity of income and expense categories compared to the total income. The only thing this module won't do is print a check register report, which is performed by the next module.

THE PRINT CHECKS/ACTIVITY REPORT MODULE

This section will allow you to print out all of the transactions that have been entered into the system. The system will also allow you to specify (or "flag) certain items as print criteria. For example, you can print out all of the deposits which were written to an income category on a specific date; or all of the checks that are tax deductible; or all the transactions for a certain credit card.

This extremely powerful feature allows you to tailor reports to fit your particular needs. This module will also print checks on specially preprinted forms. (A sample blank check is enclosed with this package). Again, the ability to specify certain search criteria applies. The program will also print out the address of the payee as well as a memo on the check and on the check stub.

THE START NEW YEAR MODULE

The START NEW YEAR module is what prepares *THE HOME ACCOUNTANT* to start a new year. When you reach the end of your fiscal or calendar year, you will be prompted to run this module. *THE HOME ACCOUNTANT* will prepare a new data disk, onto which all of the outstanding checks and the activity for each budget category from the previous year will be transferred.

THE EXTEND MODULE

The EXTEND function is almost identical to START NEW YEAR except that it is usually executed before the end of the year is reached. Remember that a data disk is limited to holding roughly 1,000 transactions. As the disk fills up, *THE HOME ACCOUNTANT* will prompt you on what to do to create a new data disk.

As you attempt to leave the TRANSACTION module (which is where you will first receive the "disk full" message), the program will begin to work on your data disk. When you return to the Main Menu and choose the Extend Data Disk option, the program will ask for a copy of the disk to be extended.

From the copy, *THE HOME ACCOUNTANT* will delete all the Cleared transactions and will retain the ones flagged as being not Cleared. This will create a new space on the disk, while maintaining current category balances and uncleared check information. You also have the option to remove *all* transactions, regardless of their cleared status.

THE HARDWARE/START NEW SYSTEM MODULE

This module encompasses the hardware information that applies to your particular system, and also contains the program for starting up a brand new system from the very beginning.

When you select the HARDWARE/START NEW SYSTEM option from the Main Menu, you will be asked if you are starting a new system. The Hardware Configuration page will appear whether you answer either "yes" or "no." You would answer "no" if you wanted to continue with an existing system, but wanted to inform *THE HOME ACCOUNTANT* about changes in your hardware configuration. You would answer "yes" if you wanted to start a new *HOME ACCOUNTANT* system.

The most technical part on the hardware configuration page is understanding the "ASCII codes" for your printer. Every character on the Commodore keyboard has a decimal, or ASCII value. The value of the letter "A" for example, is 65. The value of "B" is 66. Even a strange character like a Control-O (holding the CTRL key down and pressing the letter O at the same time) has an ASCII decimal value (15).

Some of the reports on *THE HOME ACCOUNTANT* (all the Activity and Budget/Actual reports) require 132 columns of print. If your printer can use 14"-wide paper this is not problem. However, if you are limited to using only standard 8.5" by 11" paper, and if your normal print size is 10 characters per inch (CPI), your maximum column size is 80.

To print 132-column reports on 8.5"-wide paper, you will need to increase CPI by decreasing the print size. The makers of most printers realized the need for printing 132 columns on 8.5" by 11" paper, and gave their printers a compressed print feature. Using certain commands, the print size can be changed to accommodate 132 columns.

On most printers this compressed print mode is accessed by striking a certain control code. These codes are unique to individual printer makes. For example, the code for causing the Epson MX-80 printer to switch to compressed print is CONTROL-O. The decimal (ASCII) value for this code is 15, so that is what you would enter for field D on the hardware configuration page.

The fields D through H on the hardware configuration page are where codes are input for switching printers into this compressed print mode.

Five letters for each type of print size are given because some printers require more than one code. (These fields will be explained in the Tutorial.)

The second set of fields, I through M are where the decimal values of the control codes for switching back to 80 column print are assigned. This is required because the printer has to be able to go back to regular size print.

EXITING *THE HOME ACCOUNTANT*

It is extremely important to always finish working with *THE HOME ACCOUNTANT* by selecting the EXIT option from the Main Menu. Failure to exit properly can result in lost data. . .or worse!

* * * * *

We hope this overview gives you a better picture of how *THE HOME ACCOUNTANT* works. Now, the Tutorial (Sections 2 through 6) will help you learn the mechanics of running the program.

2 SETTING UP THE SYSTEM

Setting Up the System

Setting up a *HOME ACCOUNTANT* system involves three tasks:

1. Defining budget categories and gathering your materials for input.
2. Preparing ("formatting") a data disk.
3. Giving *THE HOME ACCOUNTANT* information about your hardware configuration.

Once you have done these tasks, you will be ready to enter the budget categories and amounts into the computer. When the budget is complete, you will be ready to enter actual transactions.

Budget Categories

Remember, a detailed budget is not required, but you will be able to take full advantage of *THE HOME ACCOUNTANT's* capabilities only if you take the time to set one up. On the bright side, you will only need to create a budget one time for each *HOME ACCOUNTANT* system. Thereafter, you should be able to stay financially up-to-date by spending less than an hour per month with the program. If you're interested in using *THE HOME ACCOUNTANT* then you probably know something about "return on investment." We are confident your investment in setting up the system will really pay off.

Setting up the budget categories means gathering all the financial information available to you. This involves finding and organizing all of your financial records, such as checkbooks and old checks, copies of monthly bills, insurance premiums, security statements, and income sources. You may want to separate interest and principal payments for outstanding loans, and you will need to spend time listing your assets, as well as thinking about the rates at which they are increasing or decreasing in value.

The key question to keep in mind as you set up your budget is: "What do I want to keep track of?"

As was mentioned in The System Overview (Section 2) *THE HOME ACCOUNTANT* uses five broad budget categories. They are:

1. **ASSETS:** Assets are things of value that you own. Examples are:

Checkbooks	Cash
Real Estate	A business
Furniture	Jewelry
Stocks	Your computer
Bonds	Current value of your
Autos	Profit sharing, pension
Art	or IRA plan

Assets rarely retain the same value. As you create your budget categories, think about the rates at which your assets are increasing or decreasing in value. This usually relates to such economic indicators as the inflation rate or the prime interest rate.

2. **CREDIT CARDS:** This category is straightforward. Examples of credit cards are:

VISA	Department store cards
Mastercard	American Express
Gasoline cards	Diner's Club
Carte Blanche	

Budget Categories *continued*

You may want to create a separate expense category for any interest you might pay on your credit cards. You may also want to flag certain credit card transactions which are for business expenses, medical expenses, or other tax deductible items.

3. **LIABILITIES:** One definition of a liability is any long-term debt you legally or morally owe. Liabilities are different from expenses in that they are usually long-term or amortized obligations paid at regular intervals. Examples are:

Car loan	Alimony
Mortgage	Child support
Any other kind of loan	

4. **INCOME:** Income is another simple category. Income refers to any source of revenue you have. Examples might be:

Your salary or wages	Gifts
Spouse's salary or wages	Tips
Interest earned on money market funds or savings accounts	Consulting fees

5. **EXPENSES:** Expenses are any expenditures you make which are not liabilities. Examples include:

Rent	Entertainment
Food	Clothing
Utilities	Gasoline
Interest paid on loans	Repairs
Interest paid on credit cards	Laundry
Child care	

It may help to look through your checkbook to develop your list of categories.

Budget categories can be further broken down by using memos. For example, you may want to create just one budget category for utilities, but separate gas, electricity and water expenses by using the memo field. However, in using the Graphs or Printed Reports modules, only the total utility figure will be shown. (The exception is the Print Checks/Activity Report module where you may specify a report to be printed based on the memo field.)

As you work through the step-by-step instructions given here and in the following four sections, we have determined budget categories for you. You will not need to create your own categories until you are ready to start your own *HOME ACCOUNTANT* system.

Initializing a Data Diskette (Formatting) ← ERASE !

You will need to prepare a separate, blank disk to become your data diskette, even if you are only using one disk drive. The process of preparing a disk to receive information which can be read by the computer is called "formatting".

Make sure your computer equipment is turned on. Lift open the door to the disk drive. Holding the disk with the label side up, and with your thumb on the label, carefully slide the diskette "feet first" into the drive. Close the door until it clicks shut.

a. Type: OPEN15,8,15(press RETURN)
PRINT#15,"NØ:DATA,DS" (press RETURN)

The system wil whir and hum, and the red light on the disk drive will go on, indicating the drive is engaged. In a minute or two, the light will go out and the whirring will stop.

b. Type: CLOSE15(press RETURN)

Now you have a formatted disk which is ready to receive data. Formatting completely erases a disk, so be careful not to format a disk which may contain information you will need later.

"Booting Up"

If you are using a one-drive system, remove the newly initialized disk and replace it with *THE HOME ACCOUNTANT* program disk.

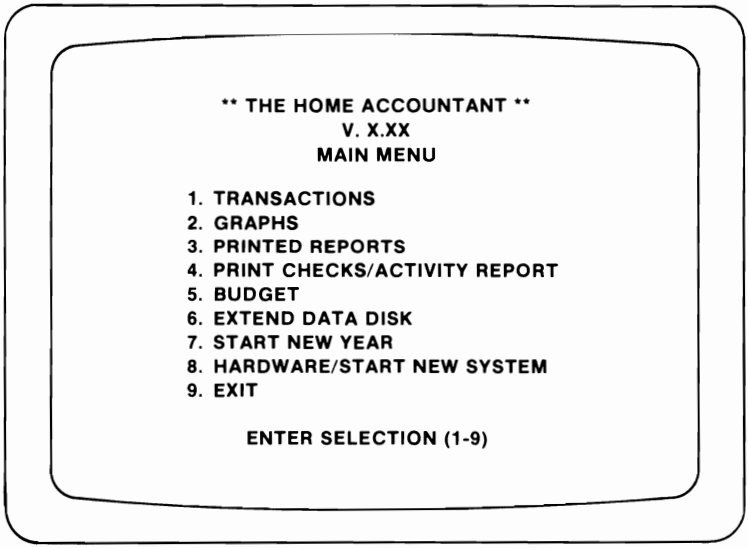
a. Type: **LOAD "ø:HA",8 (press RETURN)**
RUN (press RETURN)

The Main Menu

a. Study Screen 1 The Main Menu.

Notice there are nine menu options. Each option refers to a specific *HOME ACCOUNTANT* module. The modules should look familiar to you since they were presented in The System Overview (Section 2).

THE HOME ACCOUNTANT is a menu-driven program. When you select an option from the Main Menu, the sub-menu will appear showing the various functions for the module you selected. If at any time you become lost, you may work your way back to the Main Menu by repeatedly selecting the EXIT or MENU options. Once you return to the Main Menu you may retrace your steps forward in the program.



Screen 1. The Main Menu

Starting a New System

When you are using *THE HOME ACCOUNTANT* for the first time, or when you wish to create a new *HOME ACCOUNTANT* system, you must always begin with Option 8 HARDWARE/START NEW SYSTEM from Screen 1 The Main Menu.

You will also use this option when you need to inform *THE HOME ACCOUNTANT* about changes in your hardware configuration, even though you wish to continue with a previously started system.

> **NOTE:** If you are starting a second *HOME ACCOUNTANT* system, if you do not proceed through to START NEW MONTH in Transactions, your second *HOME ACCOUNTANT* system may destroy or alter the original system.

Hardware Configuration

In order to work properly, *THE HOME ACCOUNTANT* needs certain information concerning your hardware configuration. You will need to provide answers for each "data field."

a. Type the number 8 to select the HARDWARE/START NEW SYSTEM option.

Since this is a single character menu selection, you will not need to press RETURN.

Your selection will appear in "inverse video" on the screen and the bottom of the screen will instruct you to:

****

PRESS 'R' TO RUN OR 'X' TO CANCEL

****

b. To proceed, type the letter R.

You will be asked:

****

DO YOU WISH TO START A NEW SYSTEM?

****

c. Press Y for "yes."

You will then be asked:

****

ARE YOU SURE YOU WANT TO DO THIS?

****

d. Press Y for "yes."

You will then be asked:

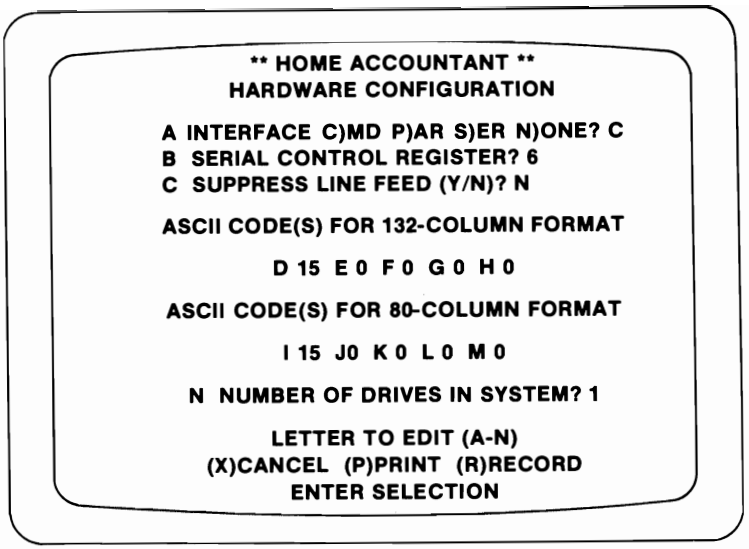
****

DO YOU HAVE A FORMATTED DISK?

****

e. Again answer Y for "yes".

Screen 2 — The Hardware Configuration Page will appear.



Screen 2. Hardware Configuration Page

NOTE: Version 1.0 is configured for a one disk drive system and was tested with the Commodore Interface. Other printers will work, but non-standard interfaces may require you to supply your own printer driver routines.

Screen 2 - The Hardware Configuration Page shows the configuration information for the Commodore VIC 1525 printer and a one-drive system. The cursor will be at the bottom of the screen after the words ENTER SELECTION.

NOTE: The VIC 1525 and some other printers cannot print 132 columns. This will cause the lines on certain reports to either be truncated or "wrap-around" to the next line.

Field A: This is asking whether your printer interface card is the standard Commodore interface, parallel, serial, or if there is no printer attached to the system. The letter C is used to specify the Commodore interface, P indicates a parallel card, S indicates a RS-232 interface, and N indicates that there is no printer attached.

Field B: This is asking for the control register number. See your computer manuals for a discussion of control registers and their numbering. For the Commodore VIC 1525 printer, this number is: 6.

Field C: This is asking if you need to have *THE HOME ACCOUNTANT* refrain from sending a line feed signal after a carriage return. If your printer does not execute a line feed after receiving a carriage return, then you would answer "N" for NO, so that *THE HOME ACCOUNTANT* would issue the line feed. The usual answer is NO. If reports are printed with doubl spacing, change your answer to YES.

Fields D through M. This is where you need to enter the proper ASCII codes for your particular printer. Please refer to the chart in Figure 3 which shows codes taken form the various printer manuals. Pressing RETURN is the same as entering a zero. If your printer is not listed, here are some guidelines:

a. If you are using a letter-quality daisy wheel printer, enter codes for printing 10 characters per inch (CPI) in fields D through M.

b. You may select either 8.5" or 14" paper width. If you wish to specify 14" wide paper, enter the codes for printing 10 characters per inch in fields D through M.

You may refer to your printer manual for help in selecting the right codes, but wait until you try the simple print test on the following page.

PRINTERS		132 COLUMN										80 COLUMN				
		8½" paper						14" paper								
MAKER	MODEL	D	E	F	G	H	OR	D	E	F	G	H	I	J	K	L	M
EPSON	MX-100	15	0	0	0	0		18	0	0	0	0	18	0	0	0	0
EPSON	MX-80/FT	15	0	0	0	0		NA	0	0	0	0	18	0	0	0	0
EPSON	MX-70	0	0	0	0	0		NA	—	—	—	—	18	0	0	0	0
TI	810/820	27	55	0	0	0		27	54	0	0	0	27	54	0	0	0
IDS	445	31	0	0	0	0		NA	—	—	—	—	29	0	0	0	0
IDS	460	31	0	0	0	0		NA	—	—	—	—	29	0	0	0	0
IDS	560	31	0	0	0	0		29	0	0	0	0	29	0	0	0	0
ANADEX	9501	24	20	0	0	0		24	18	0	0	0	24	18	0	0	0
NEC	8023A	27	81	0	0	0		NA	—	—	—	—	27	78	0	0	0
OKIDATA	M-80	29	0	0	0	0		NA	—	—	—	—	30	0	0	0	0
OKIDATA	M-82A	29	0	0	0	0		NA	—	—	—	—	30	0	0	0	0
OKIDATA	M-83	29	0	0	0	0		30	0	0	0	0	30	0	0	0	0
OKIDATA	M-84	29	0	0	0	0		30	0	0	0	0	30	0	0	0	0
MPI	88	27	31	0	0	0		NA	—	—	—	—	27	28	0	0	0
MPI	99-G	37	0	0	0	0		NA	—	—	—	—	28	0	0	0	0
C.ITOH	COMET	28	0	0	0	0		NA	—	—	—	—	25	0	0	0	0
C.ITOH	8510/ PROWRITER	27	81	0	0	0		NA	—	—	—	—	27	78	0	0	0
C.ITOH	PROWRITER 2	27	81	0	0	0		NA	—	—	—	—	27	78	0	0	0
CENTRONICS	737	27	20	0	0	0		NA	—	—	—	—	27	19	0	0	0
CENTRONICS	739	27	20	0	0	0		NA	—	—	—	—	27	19	0	0	0

Figure 3. Printer Code Chart

Field N: This field is asking how many drives you are using (1 or 2).

f. Study Screen 2 The Hardware Configuration Page and determine which fields need to be changed for your particular system.

g. Type the letter of the first field you wish to edit.

The cursor will move to that field.

h. Type the new information and complete the entry by pressing RETURN.

The cursor will return to the bottom of the screen. You may now select another field to edit by typing its letter.

Press the **Shift** and **CRSR** key together to correct any typing mistakes you make before you press RETURN. If you notice an error after you press RETURN, correct it by reentering the information of that data field.

When all the information is correct for your system, you will need to record this new data. However, before you press R for Record, try a simple print test.

i. Turn on your printer, and type the letter P.

This instructs your printer to print what appears on the screen. If all goes well, your printer should generate a "hard copy" of Screen 2.

If the entire screen is over-printed on a single line, you probably answered field C incorrectly. If you answered Y in field C, change your answer to N and try again.

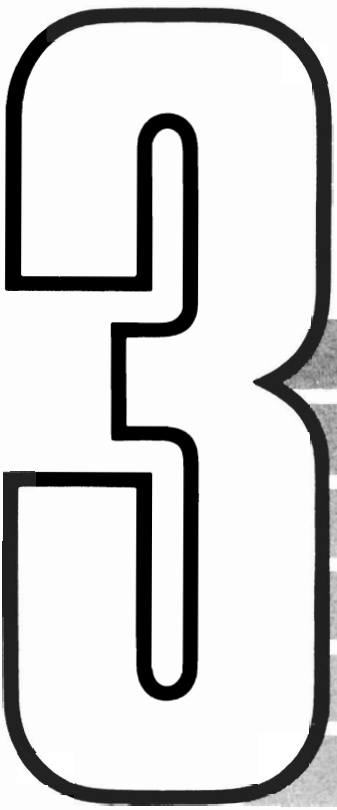
If nothing happens, or if the screen is not properly printed, consult your printer manual to see if you have entered the correct ASCII codes in fields D through M. Also, check to see that you have properly indicated the type of printer interface card you are using.

When the hardware configuration entries are correct:

j. Type the letter R to record the information.

The computer will whir for a few seconds and Screen 1 The Main Menu will appear.

> **NOTE:** If you have changed your hardware configuration, but you wish to continue with an existing *HOME ACCOUNTANT* system, answer N (for "no") to the question, "DO YOU WANT TO START A NEW SYSTEM?" This will bring up Screen 2 The Hardware Configuration Page. Enter the new hardware information and record it. The program will then return to Screen 1 The Main Menu.



SETTING UP THE BUDGET

Setting Up the Budget

If you are setting up a new system, Option 5 BUDGET will be inverse video on the Main Menu (Screen 1).

a. Type the number 5 to proceed to the Budget Menu.

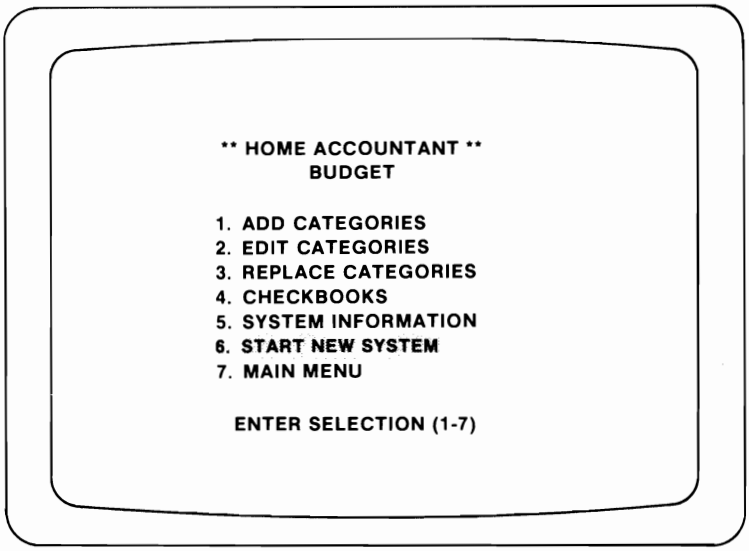
Again, *THE HOME ACCOUNTANT* will ask you to press R to run the budget option, or to press X to cancel your budget request.

b. Type the letter R to run the Budget option.

You will receive the message:

```
**********************************************************************
                        NOW LOADING
                          BUDGET
**********************************************************************
```

Then Screen 3 The Budget Menu will appear. Option 6 START NEW SYSTEM will be inverse video.



Screen 3. The Budget Menu

c. To start entering new budget information, select option 6.

You will receive the message:

****

REMOVE ANY DISK FROM DRIVE #X
AND INSERT BLANK INITIALIZED DISK
PRESS ANY KEY WHEN READY.

PRESS≪F1≫ TO ABORT PROCEDURE

****

If you are using a one-drive system you will be instructed to remove any disk from drive #1 and insert a blank formatted disk.

If you are using a two-drive system you will be instructed to remove any disk from drive #2 and insert a blank formatted disk.

d. Insert your data disk in the proper drive and press any key to continue.

> **NOTE:** Remember you must have a *completely* blank initialized disk. If your disk contains any *HOME ACCOUNTANT* data files, this message will keep returning.

After you press any key, *THE HOME ACCOUNTANT* will proceed with preparing the disk to receive data and will flash the message:

****

PREPARING NEW DATA DISKETTE
PLEASE DO NOT INTERRUPT

****

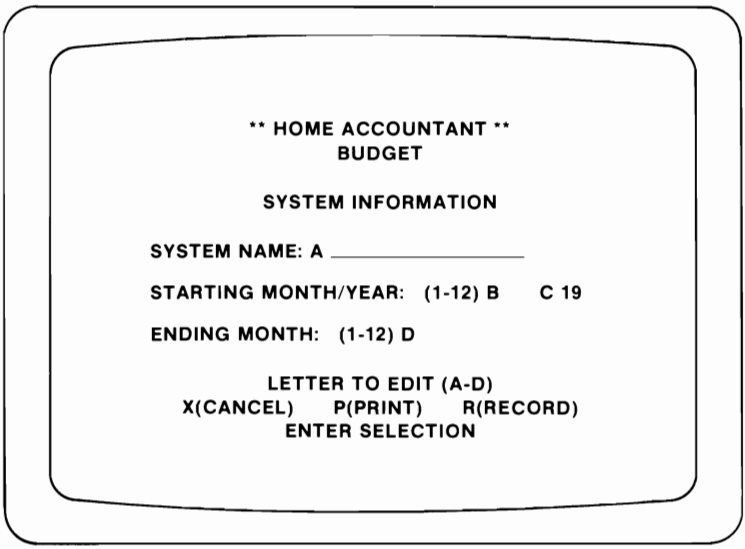
Once the disk has been prepared, Screen 3 The Budget Menu will appear with Option 5 SYSTEM INFORMATION flashing.

e. Type the number 5 to select SYSTEM INFORMATION.

Screen 4 System Information will appear. This takes approximately 10 minutes.

System Information

Screen 4 System Information is asking for information about the accounting system you are starting.



Screen 4. System Information

The first field asks for the system name. For example, if you are Mr. Smith, and you wish to start a system for your household accounts, you might call this system "Smith Family."

a. Type SAMPLE SYSTEM as your title and press RETURN.

The next field is asking for the month and year you will use to start your system. You may start a system in any month, but for now, select October as the starting month.

> **NOTE:** All month entries must have two digits. (For example, you would enter 01 for January or 06 for June.)

b. Type the number 10 in field B and type the last two digits of the current year in field C. Press RETURN after each entry.

The next field asks for the ending month of your fiscal year. If you are using the calendar year, enter 12. If the end of your fiscal year is June, you would enter 06. Let's assume you are working with the calendar year.

c. Enter the number 12 as the ending month and press RETURN.

NOTE: You may enter a month other than December to be your year end.

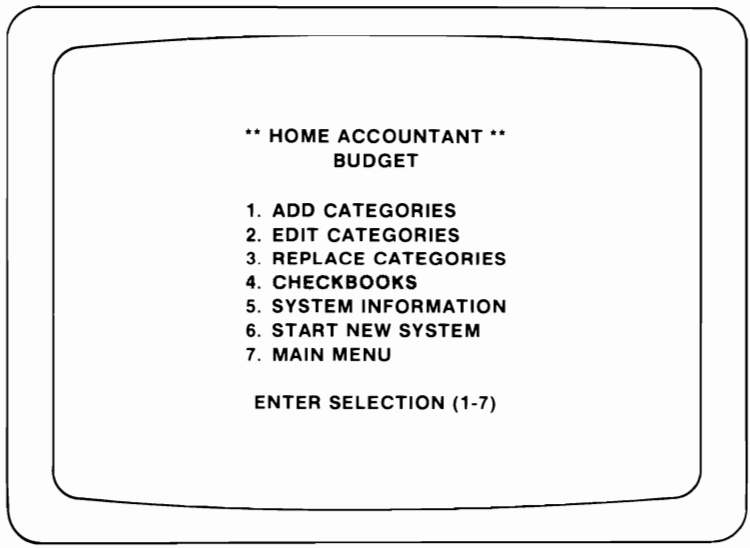
You may change the beginning and ending months up until you get to the START NEW MONTH option in the TRANSACTIONS module.

d. Review the entries you made.

You may cancel the entire screen and start over by typing X. Or you may edit an individual entry by typing the letter of its field and then entering the new data. If you wish, you may print this screen by typing P.

e. When the entries are correct, type R to record them.

Once the entries have been recorded, Screen 3 The Budget Menu will reappear and Option 4 CHECKBOOKS will be inverse video.

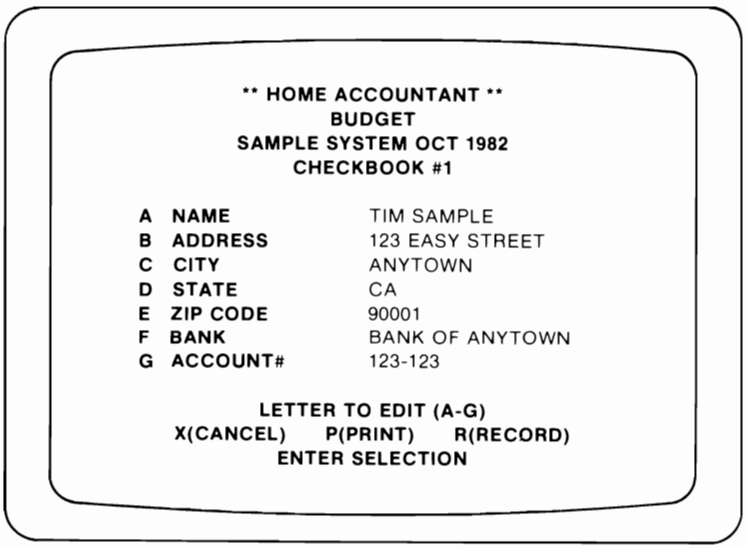


Screen 3. The Budget Menu

Checkbook Information

a. Select Option 4 CHECKBOOKS from the Budget Menu (Screen 3).

Screen 5 Checkbook Information will appear with the cursor flashing in field A. Screen 5 is asking for information about the first checkbook. Remember, you may have up to five checkbooks per system.



Screen 5. Checkbook Information

b. Enter the appropriate information for each data field.

For now, assign checkbook #1 to TIM SAMPLE. You may use the address and bank information which appears in Screen 5 or create your own entries.

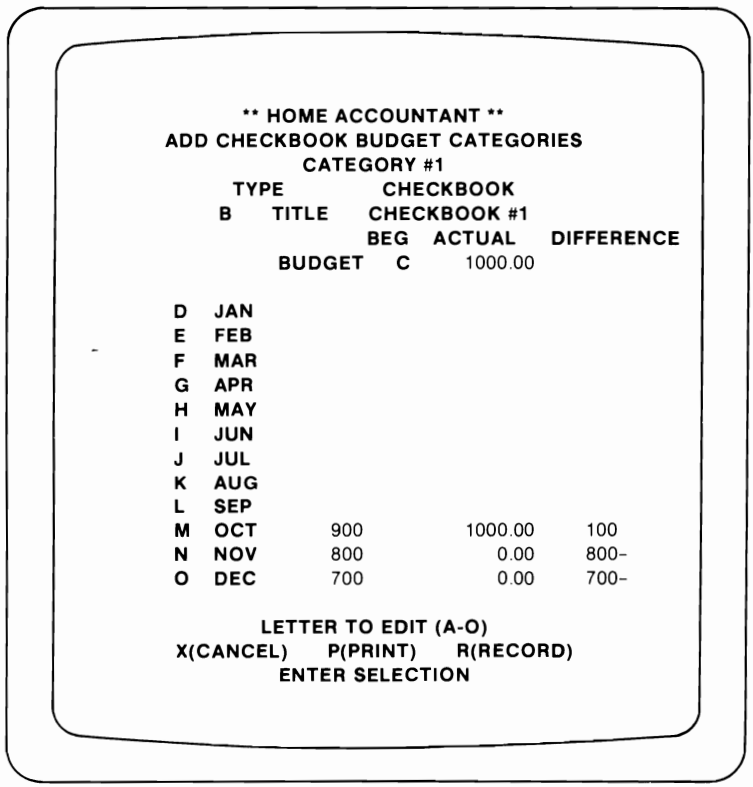
Don't forget to complete each entry with RETURN. You must have exactly five digits for the ZIP CODE in field E, or you may leave it blank by pressing RETURN.

c. Review the entries you have made. When they are correct, type R to record them.

Screen 6 — Budget For Checkbook #1 will appear after you record the title information for checkbook #1.

Budgeting
Checkbook #1

The first budget categories you will create for *THE HOME ACCOUNTANT* will always be checkbooks. You may have up to five checkbooks for each system. You must also create a separate cash account for each checkbook.



```
** HOME ACCOUNTANT **
ADD CHECKBOOK BUDGET CATEGORIES
CATEGORY #1
  TYPE          CHECKBOOK
  B   TITLE     CHECKBOOK #1
                BEG   ACTUAL     DIFFERENCE
        BUDGET  C     1000.00

D  JAN
E  FEB
F  MAR
G  APR
H  MAY
I  JUN
J  JUL
K  AUG
L  SEP
M  OCT      900       1000.00     100
N  NOV      800          0.00     800-
O  DEC      700          0.00     700-

      LETTER TO EDIT (A-O)
X(CANCEL)   P(PRINT)   R(RECORD)
      ENTER SELECTION
```

Screen 6. Budget For Checkbook #1

Study Screen 6 Budget For Checkbook #1 for a few seconds. Notice the information at the top of the screen which indicates this is category #1, the type of category is "checkbook," and the title is "Checkbook #1." This is where you will enter budget information about the first checkbook in your system. The cursor will be flashing in field C.

a. Enter 1000.00 as your beginning actual in field C. Press RETURN.

NOTE: The beginning actual should reflect the balance as of the date you are starting your *HOME ACCOUNTANT* system. You will need to enter the exact amount in dollars and cents for this figure. (If you enter a whole number, it will be automatically reformatted to show decimals. For example, 1000 will be reformatted to read 1000.00)

The cursor will now jump to the month you selected to be the beginning month. (In our sample, that month is October.) You should now enter budget amounts for the ending balance in checkbook #1 for each of the months in the budget.

b. Enter 900 as your ending balance estimate in field M. Press RETURN.

c. Enter 800 as your ending balance in field N and 700 in field O. Complete each entry by pressing RETURN.

NOTE: Budget amounts must be entered as whole numbers. *THE HOME ACCOUNTANT* will automatically reformat 1000 to read 1000.00 after you press RETURN. Actual amounts (with dollars and cents) will be entered and calcualted during TRANSACTIONS in Section 4.

After you enter an amount for December, the cursor will jump to the bottom of the screen. You may cancel the entire screen and start over by typing X; you may print this screen by typing P; or you may edit any field by typing its corresponding letter.

NOTE: You may not edit the category number, nor can you change the account type for checkbooks, cash, or credit cards.

Notice that the amounts shown in the Difference column for November and December are all negative. The Difference columns show the difference between actual amounts and budgeted amounts. For October, the budgeted actual amount in field C is treated as an actual. Since no actual amounts have been entered for November or December, the difference is a negative number.

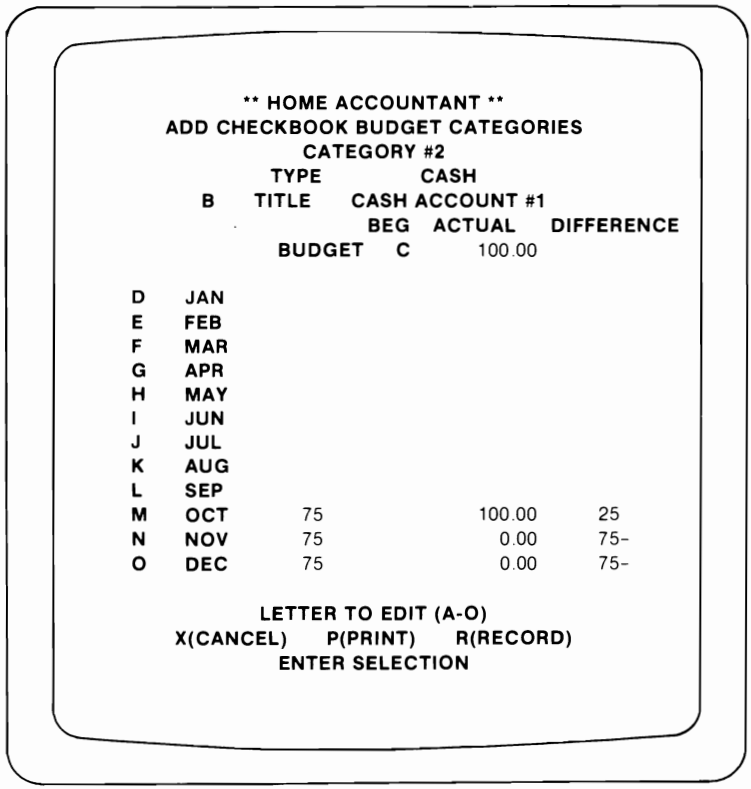
d. When your entries are correct, type R to record them.

Cash Account for Checkbook #1

Remember, a separate cash account for each checkbook is mandatory. Once you record information for a particular checkbook, *THE HOME ACCOUNTANT* will automatically ask for budget information for a corresponding cash account.

The Cash Account is for cash transactions. When you purchase something with cash, enter a cash transaction. That is, of course, assuming you wish to use the cash account. The program will make you set up a cash account, but you are not required to use it.

When you press **R** to record the information for Checkbook #1, Screen 7 Cash Account For Checkbook #1 will appear. The cursor will be in field C.



```
                    ** HOME ACCOUNTANT **
              ADD CHECKBOOK BUDGET CATEGORIES
                        CATEGORY #2
                    TYPE          CASH
          B      TITLE     CASH ACCOUNT #1
                                BEG   ACTUAL     DIFFERENCE
                    BUDGET     C        100.00

D     JAN
E     FEB
F     MAR
G     APR
H     MAY
I     JUN
J     JUL
K     AUG
L     SEP
M     OCT        75                 100.00       25
N     NOV        75                   0.00       75-
O     DEC        75                   0.00       75-

                  LETTER TO EDIT (A-O)
          X(CANCEL)    P(PRINT)    R(RECORD)
                    ENTER SELECTION
```

Screen 7. Cash Account For Checkbook #1

This screen is almost identical to Screen 6. However, notice the information at the top of the display which indicates this is budget category #2, the type of budget category is "cash," and the title is "Cash Account #1." *THE HOME ACCOUNTANT* will automatically number each budget category for you. Later, you will be able to refer to the categories by these numbers.

a. Enter 100 as your beginning cash balance and press RETURN.

The cursor will jump down to October.

b. Enter 75 as your ending cash balance for October in field M.

c. Instead of entering a number in field N, type SAME.

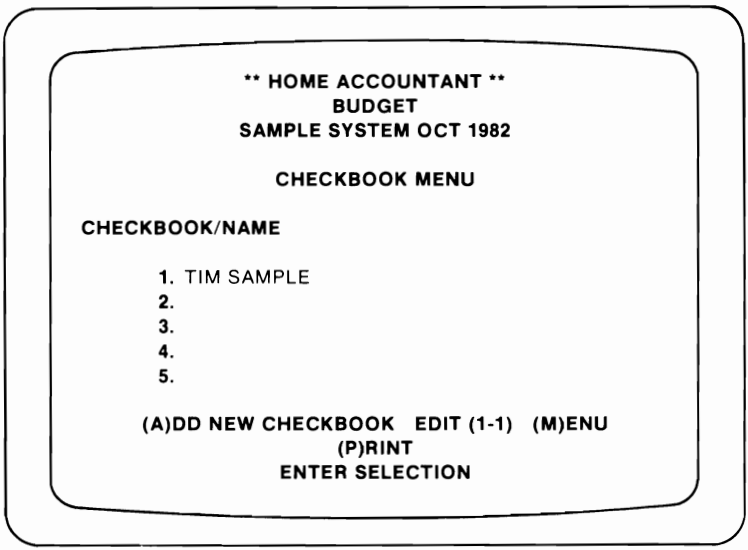
Notice that 75 is automatically filled in for the remaining months. This is a convenient way of avoiding repeated typing if your budget amounts will be the same through the end of the year. You may type SAME from any month. Of course, you may edit any of these entires. When you are satisfied your entries are correct:

d. Press R to record the entries.

Screen 8 — The Checkbook Menu will appear.

Budgeting
Checkbook #2

Study Screen 8 The Checkbook Menu for a few seconds. If you want to add a new checkbook to your system, or change information about an existing checkbook, it must be done through this menu.

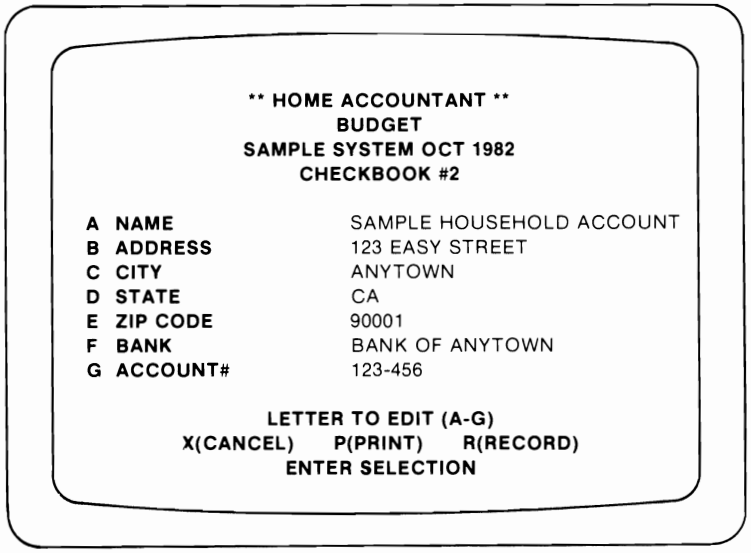


Screen 8. The Checkbook Menu

You would type A if you wanted to add another checkbook to the system; you would type the number of an existing checkbook if you wanted to change information about it (in this case only 1 exists); you would type M to return to the Budget Menu; or P if you wanted to print the screen.

a. Type A to add a new checkbook.

Screen 9 — Checkbook #2 Information will appear.



Screen 9. Checkbook #2 Information

Screen 9 is asking for information for checkbook #2.

b. Give checkbook #2 the title "Sample Household Account."

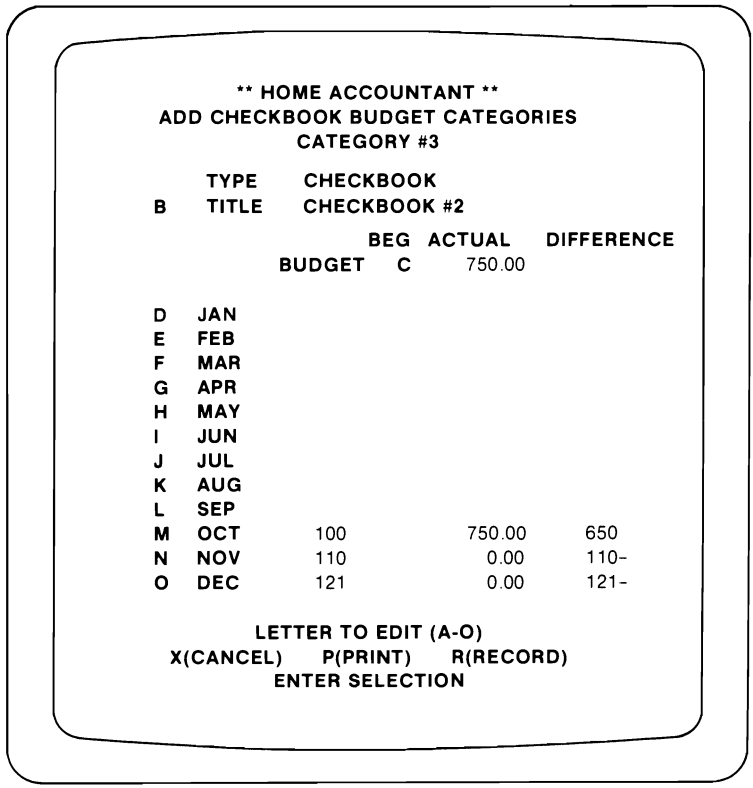
This title will just fit the spaces indicated by the underscores. *THE HOME ACCOUNTANT* will never accept entries which exceed the number of underscores on the screen.

Proceed with entering the address and bank information as you did with checkbook #1.

c. When your entries are correct, press R to record them.

Screen 10 — Budget For Checkbook #2 will appear.

Spend a few moments looking at the data at the top of Screen 10 Budget For Checkbook #2.



Screen 10. Budget For Checkbook #2

Notice that the category is now #3, the type is"checkbook," and the title is "Checkbook #2."

a. Enter 750 as your beginning balance for the second checkbook in field C. Press RETURN.

Again, the cursor will jump down to the beginning month (October).

b. Enter 100 as your budgeted ending balance for October in field M. Press RETURN.

The cursor will jump to field N.

c. Instead of entering an amount for field N, enter F20 and press RETURN.

This tells *THE HOME ACCOUNTANT* to automatically add twenty dollars to each successive month in the budget. Field N will say "120" and field O will say "140." You may select any whole number to be added to each budget figure.

Instead of a fixed number, you may also designate a percentage.

d. Enter N as the letter to edit from the bottom of the screen.

The cursor will jump up to field N.

e. Enter F.10 and press RETURN.

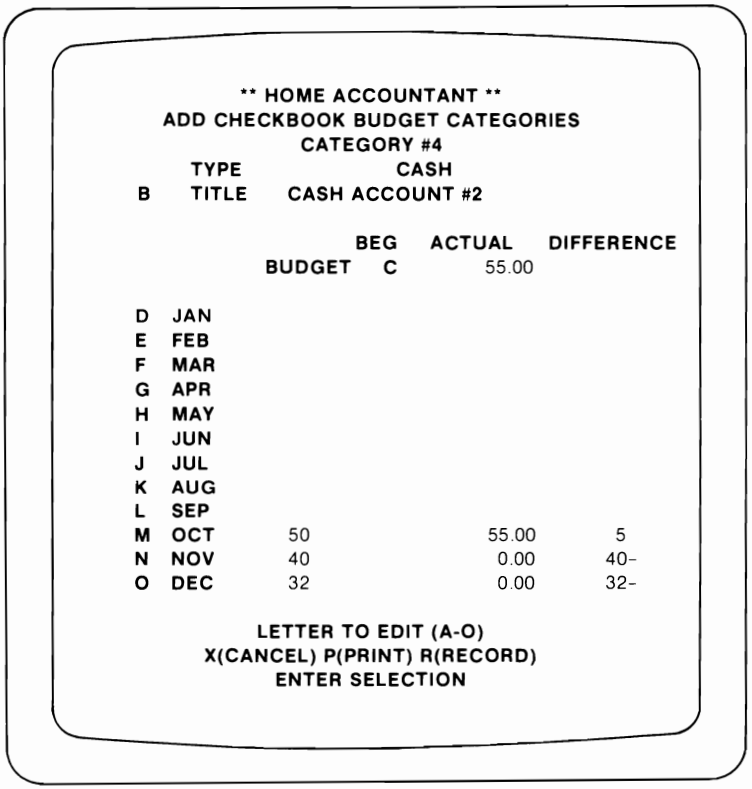
This tells *THE HOME ACCOUNTANT* to increase each month's budget amount by ten percent (compounded). Field N should now read "110" and field O should read "121."

f. When your entries are correct, record them by pressing R.

Screen 11 — Cash Account for Checkbook #2 will appear.

Cash Account for Checkbook #2

Screen 11 — Cash Account for Checkbook #2 is asking for information for the cash account which is mandatory for every check account used in *THE HOME ACCOUNTANT.*



```
                ** HOME ACCOUNTANT **
          ADD CHECKBOOK BUDGET CATEGORIES
                     CATEGORY #4
        TYPE                CASH
  B     TITLE     CASH ACCOUNT #2

                          BEG    ACTUAL    DIFFERENCE
                BUDGET    C        55.00

  D   JAN
  E   FEB
  F   MAR
  G   APR
  H   MAY
  I   JUN
  J   JUL
  K   AUG
  L   SEP
  M   OCT       50                55.00        5
  N   NOV       40                 0.00       40-
  O   DEC       32                 0.00       32-

              LETTER TO EDIT (A-O)
          X(CANCEL) P(PRINT) R(RECORD)
                ENTER SELECTION
```

Screen 11. Cash Account For Checkbook #2

a. Enter 55 as the beginning balance of cash account #2.

The cursor will jump to field M.

b. Enter 50 as your budgeted ending balance for October. Press RETURN.

We've covered a quick way of automatically *increasing* your budget category, but what if you think your balances will *decrease?*

c. Enter F-10 in field N.

There! Your budget amounts decreased by ten dollars each month. Field N should say "40" and field O should say "30." This will also work with a percentage.

d. Enter N as the field to edit from the bottom of the screen.

The cursor will jump to field N.

e. Enter F-.20.

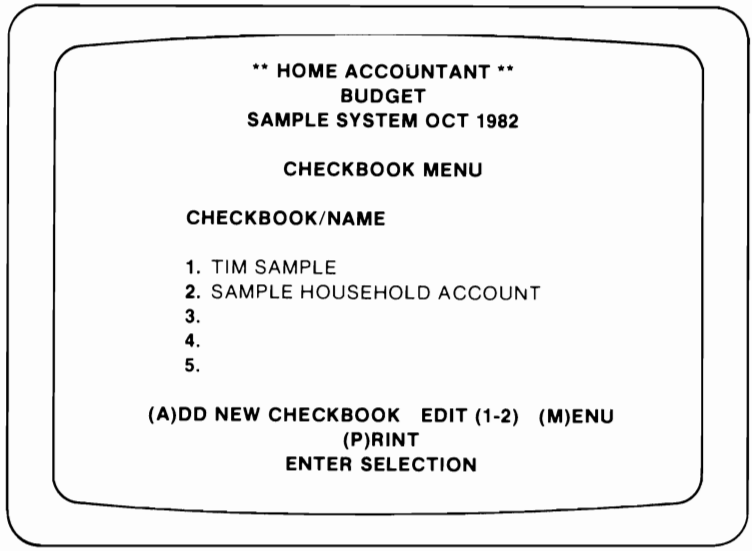
This instructs *THE HOME ACCOUNTANT* to decrease each remaining budget amount by twenty percent (compounded). Field N should say "40" and field O should say "32."

f. Record your entries by typing R.

Screen 12 — The Checkbook Menu (Two Entries) will appear.

Editing Checkbook Information

Screen 12 The Checkbook Menu shows the names of the two checkbooks you have created. For our sample, two checkbooks are sufficient.



Screen 12. Checkbook Menu (Two Entries)

NOTE: If you have savings accounts or money market accounts which have a lot of activity, you should consider entering these as checkbooks in your *HOME ACCOUNTANT* system. This will facilitate recording deposits, withdrawals, and interest earnings in these accounts.

What if you want to change the information about one of the checkbooks? You may do this from Screen 12. To add another checkbook type **A.** To change the information about an existing checkbook, type the number of the checkbook you want to edit.

You may wish to try entering a checkbook on your own. If so, please go ahead. For now, however, two checkbooks are enough.

a. Type M (for Menu) to return to Screen 3 Budget Menu.

Adding Budget Categories

Now it is time to enter all of your budget categories. For our sample, here is a list of categories:

1. Checkbook #1
2. Checkbook #1 Cash Account
3. Checkbook #2
4. Checkbook #2 Cash Account
5. Asset House
6. Asset Car
7. Credit Card VISA
8. Liability Mortgage
9. Income Salary job #1
10. Expense Food
11. Expense Mortgage interest

Notice that the list is numbered. *THE HOME ACCOUNTANT* will assign numbers to each item exactly as shown above if they are entered in this order.

> **NOTE:** You may not use a number or the words "END", "SPLIT" or "GRAPH" as the beginning of a category title. You may use numbers *within* a title, but the first character must always be a letter. Commas, colons and semi-colons should also be avoided.

a. From the Budget Menu, select Option 1 ADD CATEGORIES by typing the number 1.

You will not need to press RETURN. Screen 13 Budget For Category #5 will appear. This time the cursor will be in a field A. You will need to tell *THE HOME ACCOUNTANT* what type of category you are entering. Your codes are:

1. Asset
2. Credit Card
3. Liability
4. Income
5. Expense

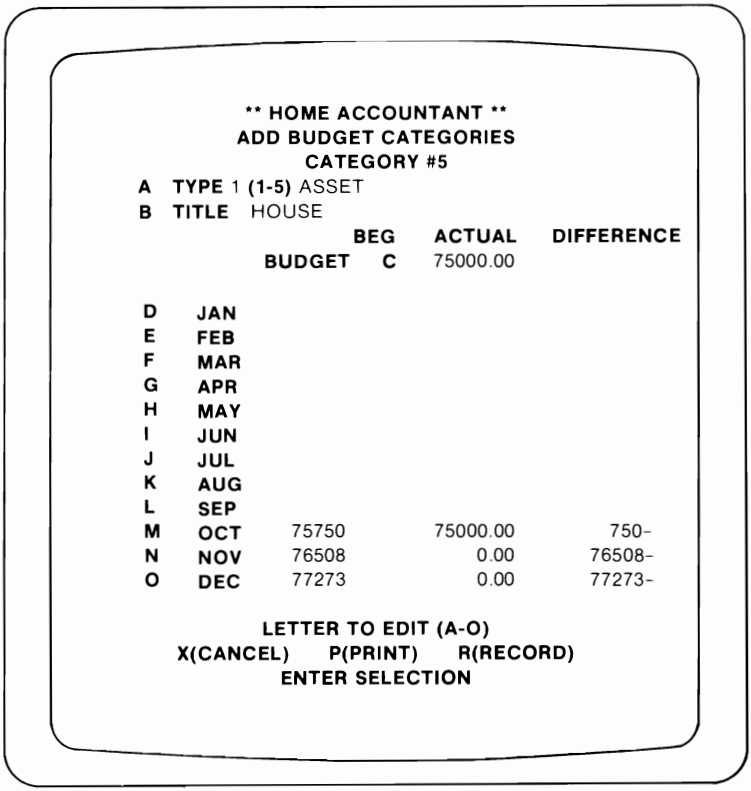
a. This will be an asset account. Type the number 1 and press RETURN.

The cursor will jump to field B, Title.

b. Type HOUSE in field B. Press RETURN.

The cursor will jump to field C, Budget.

c. Enter 75000 as the beginning value of this asset. Press RETURN.



Screen 13. Budget For Category #5

The cursor will jump to field M.

Now you will need to decide if this asset is appreciating or depreciating, and at what rate. For now, assume this house is appreciating at the rate of twelve percent per year, which is one percent per month.

d. Enter 75750 in field M. Press Return.

The figure in each month field represents your budgeted *ending* balance for that month.

e. Enter F.01 in field N and press RETURN.

THE HOME ACCOUNTANT will automatically calculate your budgeted ending balances for the house at an increase of one percent per month.

You may edit your entries, print the screen, cancel the screen, or record the information by pressing the appropriate letter listed at the bottom of the screen.

Adding Budget Categories *continued*

f. Type R to record the entry.

A new screen, identical to Screen 13 Budget for Category #5 will appear asking for information for budget category #6.

At this point, you should have no trouble entering the rest of the budget categories on your own. Go ahead and try to enter the list already given, or create your own entries.

Remember not to use a number as the beginning of a category title. You may not use commas, colons, or semi-colons in the titles either. Also, your title may not exceed the number of spaces indicated by the underscore. Credit card titles are limited to six characters.

THE HOME ACCOUNTANT will not permit you to assign the same title to another category. Once a title is in use, exact duplicates are not accepted.

Practice using the SAME and "F" commands to have *THE HOME ACCOUNTANT* automatically calculate budget amounts for you.

> **NOTE:** Remember the Budget Module discussion in Section 2, The system Overview. You should not enter a beginning balance in field C for income or expense categories. Just enter zero or press RETURN to move the cursor into the next field. The only time you would want to enter a beginning balance for income or expenses is when you are starting your *HOME ACCOUNTANT* system in the middle of your fiscal or calendar year, and you wish to include the year-to-date figures in your year-end totals.

When you enter budgeted amounts for income and expense categories, *THE HOME ACCOUNTANT* will add a TOTAL figure after field O. This gives you a total of your budgeted income or expenditures for that category through the end of the year.

To exit Adding Budget Categories, enter E as the category type, or enter END as a category title. You may exit at any time, although if you do not record a category, *THE HOME ACCOUNTANT* will assume you did not want it included in the budget.

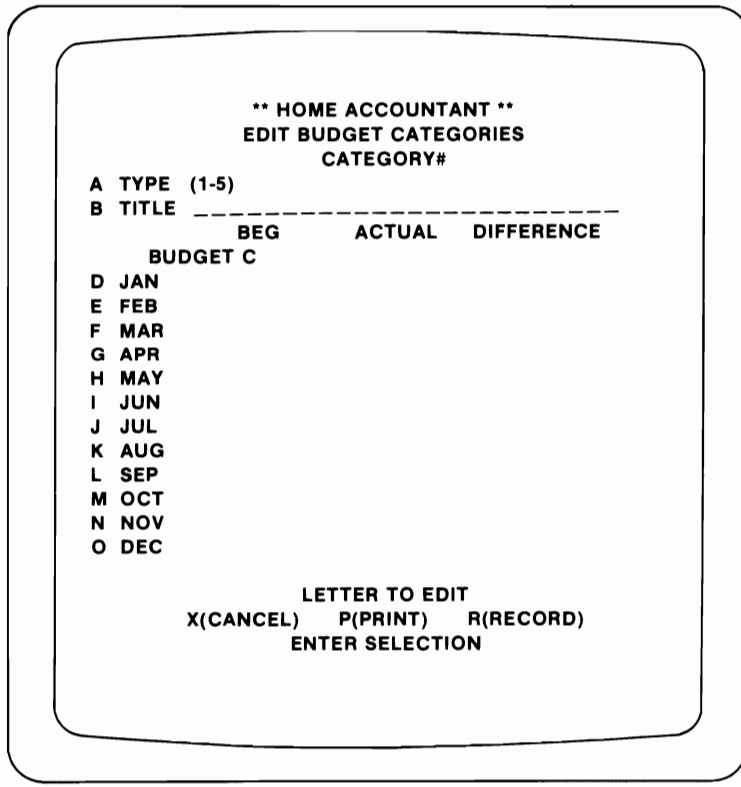
> **NOTE:** An appendix containing the reserved budget category named when using *THE HOME ACCOUNTANT* with *TAX ADVANTAGE* is provided in the back of this manual. If you plan to use these programs together it is recommended that you use the names listed when first setting your budget categories. However, your budget categories may be edited later if you wish.

Editing Budget Categories

Now that you have set up your budget, what if you want to make some changes? No problem! Just select Option 2 EDIT CATEGORIES from the Budget Menu (Screen 3).

NOTE: You may not change the type (field A) for checkbooks, cash accounts, or credit cards.

When you select EDIT CATEGORIES Screen 14 Edit Budget Categories will appear.



Screen 14. Edit Budget Categories

The cursor will be in field B TITLE in screen #14. You will ask *THE HOME ACCOUNTANT* to display a budget category by typing the first few letters of its title, its category number, or the title in full. For our sample, let's edit the House account.

a. Type House in field B. Press RETURN.

THE HOME ACCOUNTANT will search the existing categories to find a match with what you entered. In our example, HOUSE will be listed as category #5, an asset account. The cursor will still be in field B. If this is the category you wish to edit, press RETURN again. If this is not the category you want, press the SPACE BAR and *THE HOME ACCOUNTANT* will search for another match. If no matches are found, you will have to enter a new category title (or number) and try again.

When you press RETURN to confirm a category, the budget amounts you entered previously will be displayed again. The cursor will be at the bottom of the screen.

b. Enter B as the letter to edit.

The cursor will jump back to field B.

c. Change the name of this account from "HOUSE" to "HOUSE ON EASY STREET." Press RETURN.

Remember you may not use commas, colons, semi-colons in the title.

d. Record your new title by pressing R.

You may edit as many categories as you like. But for now, assume you only want to make one change.

e. Enter END as the title of the category to edit. Press RETURN.

Entering END as a category title will take you back to the Budget Menu (Screen 3).

Replacing Budget Categories

There is no *HOME ACCOUNTANT* option for deleting budget categories. This is a safety feature to prevent you from accidently deleting a category you didn't mean to. However, you may replace one budget category with another. This effectively lets you delete a category and reassign its number to a different budget item.

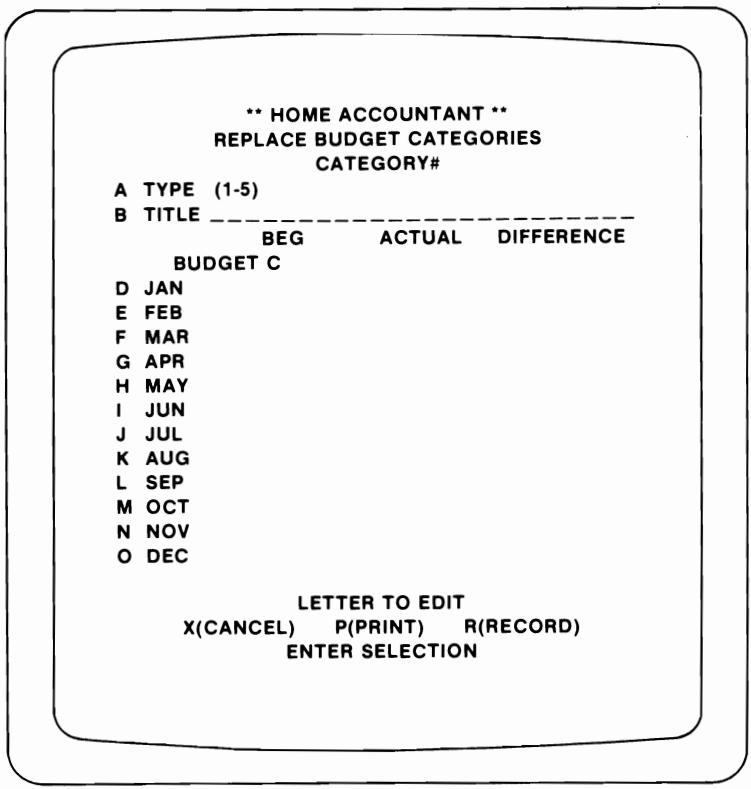
You may not however, change the category TYPE for checkbooks, cash accounts, or credit cards.

Normally, you would use the REPLACE CATEGORIES option only when you want to reassign an old budget category number to a new budget category. Otherwise, you would just add new categories or edit the existing ones.

Here is an example. Let's say you wanted to change category #5, which is now an asset account for HOUSE, to an expense account for MEDICAL. You would:

a. Type 3 to select Option 3 REPLACE CATEGORIES from the Budget Menu.

Screen 15 Replace Budget Categories will appear.



Screen 15. Replace Budget Categories

b. Type "HOUSE" and press RETURN.

THE HOME ACCOUNTANT will search for a category titled "HOUSE", and will display its category number and type. You could also have entered the category number (5) or just the first letters of the title. When *THE HOME ACCOUNTANT* finds a match, the cursor will still be in field B. If this is not the category you were looking for, press the SPACE BAR. *THE HOME ACCOUNTANT* will look for another match. When your category is found and displayed:

c. Press RETURN again to confirm this is the budget category you want.

The title line will clear. You may now enter a new title for this category number.

d. Enter MEDICAL as the title and press RETURN.

You may now proceed with entering budget amounts for this category.

Before you record the entry, check to see that the new category has the correct "TYPE" designation. In this case, you have changed from an asset to an expense category.

e. Type A as the letter to edit and enter 5 as the type designation since this is now an expense line.

It is very important to let *THE HOME ACCOUNTANT* know what type of budget category you are creating. Remember 1 = Assets, 2 = Credit Card, 3 = Liabilities, 4 = Income, and 5 = Expense In the TYPE data field.

f. Now record the entry by pressing R.

To return to the Budget Menu, enter END as the title in field B.

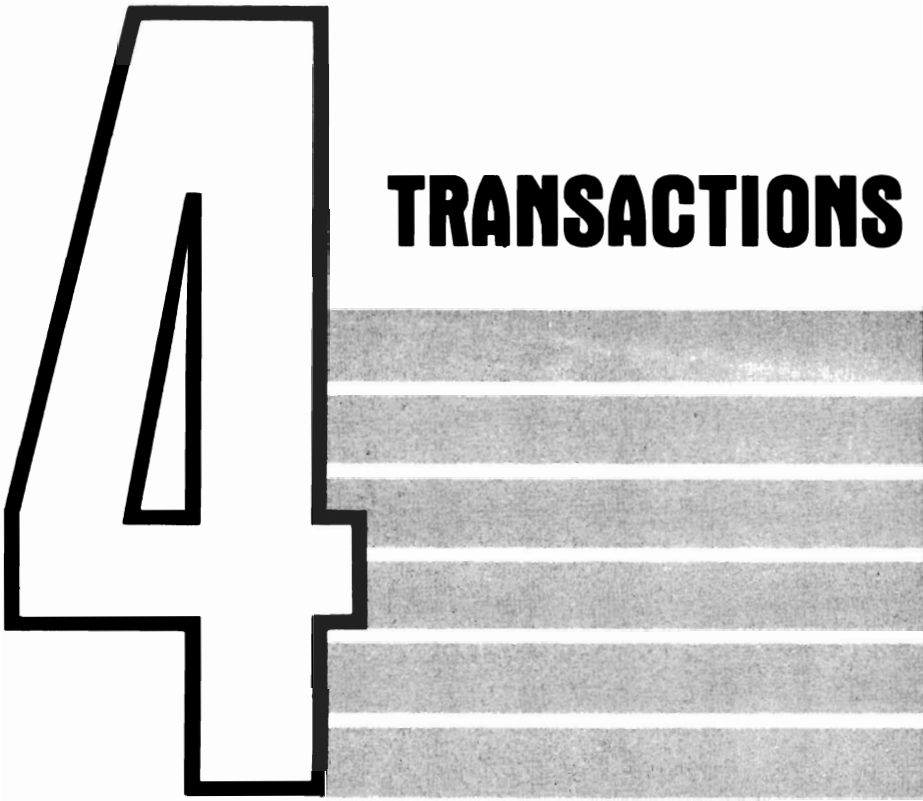
If you wanted to create a new budget category for HOUSE you would go back into the ADD mode from the Budget Menu to do so.

From the Budget Menu (Screen 3) select Option 7 MAIN MENU. This will take you back to Screen 1 The Main Menu.

* * * * *

Congratulations! If you have made it this far, the rest will be easy. Don't stop now however. You need to go through to START NEW MONTH in TRANSACTIONS before you will have full access to your *HOME ACCOUNTANT* system. If you do decide to exit now, make sure you do so by selecting Option 9 EXIT from The Main Menu. When you return to *THE HOME ACCOUNTANT* you will be able to continue setting up the system from this point.

It is a good idea to make an *additional* back-up copy of your data disk now. Store this disk in a separate place, away from where you normally keep your diskettes. This is a safety precaution to avoid having to re-enter your budget categories should your regular working diskettes fall prey to some disaster.



TRANSACTIONS

Transactions

If you are running *THE HOME ACCOUNTANT* for the first time, or if you are starting a new year, Option 1 TRANSACTIONS will be inverse video on the Main Menu (Screen 1).

a. Select Option 1 TRANSACTIONS by typing the number 1.

b. Confirm your selection by typing R to "RUN."

You will receive a message which says:

```
*****************************************************************************
                          NOW LOADING
                          TRANSACTIONS
*****************************************************************************
```

And another which says:

```
*****************************************************************************
                          NOW READING FILES
                       PLEASE DO NOT INTERRUPT
*****************************************************************************
```

Screen 16 — Checkbook/Name Menu will appear.

```
                    ** HOME ACCOUNTANT **

                CHECKBOOK/NAME

                1. TIM SAMPLE
                2. SAMPLE HOUSEHOLD ACCOUNT

                   SELECT (1-2)
```

Screen 16. Checkbook/Name Menu

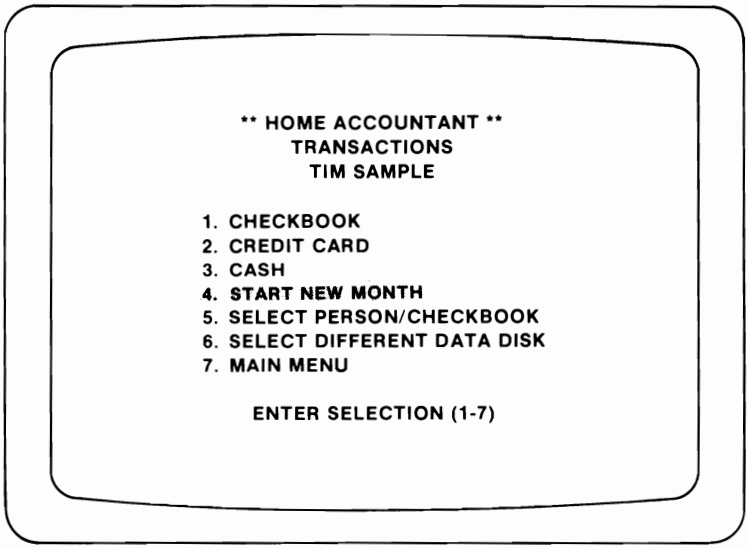
You will need to select the checkbook through which you will be creating transactions. You will probably use different checkbooks for different kinds of expenses. All transactions, including credit cards and cash, are tied to a particular checkbook. This screen allows you to switch from one checkbook to another. The last checkbook selected will remain as the active checkbook until you make a change through this screen.

When you type a number to indicate the checkbook you want, Screen 17 The Transactions Menu will appear.

Start New Month

If you are using a brand-new *HOME ACCOUNTANT* disk, starting a new system, or if you have just started a new year, Option 4 START NEW MONTH will be inversed on Screen 17 The Transactions Menu.

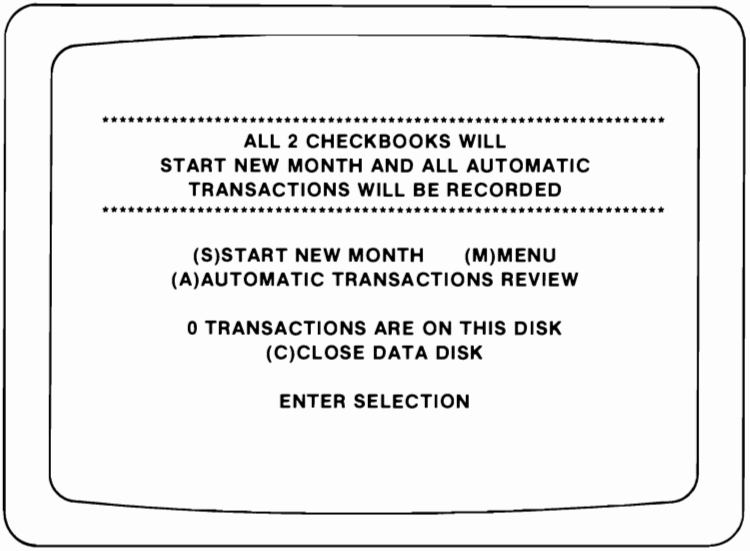
You will also need to run this option when you have recorded all the transactions for a given month and you want to begin recording activity for a new month.



Screen 17. The Transactions Menu

a. Type 4 to select the START NEW MONTH option.

Screen 18 — The Start New Month Confirmation Screen will appear.



Screen 18. The Start New Month Confirmation Screen

Automatic Transactions

THE HOME ACCOUNTANT has a way for you to record automatic deposits or charges to any of your checkbooks. You may have up to five automatic transactions per month per checkbook.

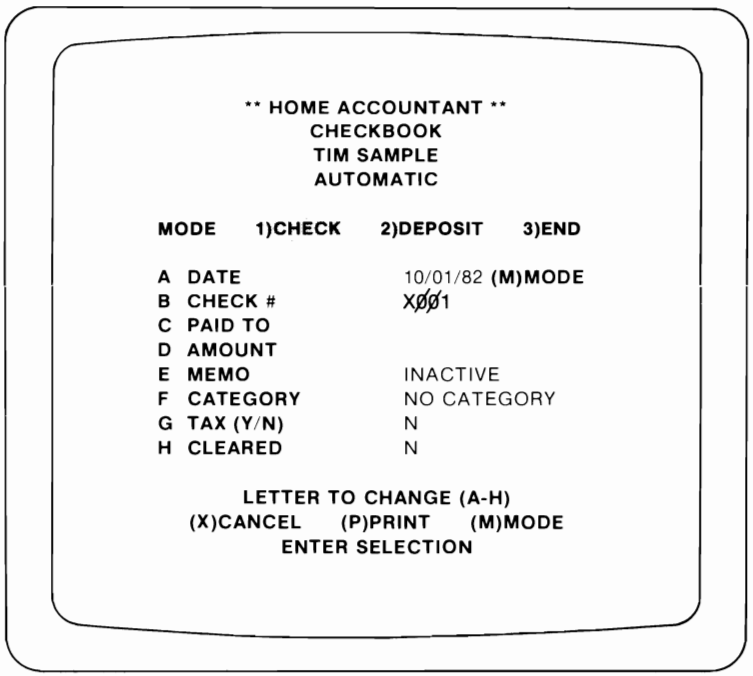
> **NOTE:** All automatic charges or deposits will be recorded at the *start* of each new month.

If you decide not to use automatic transactions, simply enter **S** to proceed with starting a new month.

However, let's set up an automatic transaction for our sample.

a. Type A to begin entering automatic transactions for checkbook #1. Press RETURN.

Screen 19 Automatic Transactions will appear.



Screen 19. Automatic Transactions

Study Screen 19 for a few minutes. The cursor will be flashing after the words ENTER SELECTION at the bottom of the screen. Notice the line which begins with word MODE. The word CHECK is inversed on the screen. This means you are in the CHECK mode, and that the automatic transaction you are about to enter will be charged to your account (i.e., an amount will be deducted from your balance even though you may not actually write a check.)

Notice also that *THE HOME ACCOUNTANT* automatically supplied the date as the first day of the month. Remember, all automatic transactions will be recorded at the beginning of each new month.

Here are some notes about each data field:

Field A DATE: You may manually change this date, but the automatic transaction will still be recorded at the start of each new month. The automatic transaction will show the date you enter. However, your account balance will be adjusted on the first day of each new month. The DATE field is masked to accept only months from 1-12 and days from 1-31.

If you enter a date other than the current month, you will receive a "WRONG MONTH" message. You may go ahead and enter the transaction anyway, but it will be treated as if it occurred during the current month.

From this field you may also enter M to change the MODE. This will cause the cursor to move up to the MODE line in the screen. You could change from the CHECK mode to the DEPOSIT mode or select END to exit back to the Transactions Menu (Screen 17) by typing the corresponding number of each mode.

Field B CHECK#: You may leave this blank, or you may assign it a number beginning with X. The X (or any letter appearing anywhere in the check number) tells *THE HOME ACCOUNTANT* this is not a real check number, but it allows you to number these automatic transactions. Later, you may go back and enter a real check number if you need to.

b. Enter X001 as the check number in field B. Press RETURN.

The cursor will jump to the bottom of the screen.

Field C PAID TO is where you will enter the name of the payee.

c. Type C to put the cursor in field C and enter BANK OF ANYTOWN as the payee. Press RETURN.

If the name of the payee is the title of a budget category (for example, VISA, just type an asterisk (*) and the first letter of the category title. *THE HOME ACCOUNTANT* will search the existing budget categories for a match. If the match displayed is correct, press RETURN to accept it. If not, press the

SPACE BAR, and another match will be displayed. If no more matches are found, you will have to re-enter the information.

Field D AMOUNT is where you will enter the amount of the automatic transaction. You must enter an amount less than $1,000,000.00

d. Type D to move the cursor to field D and enter 100 as the AMOUNT. Press RETURN.

Field E MEMO must not be left INACTIVE or the automatic transaction will not be recorded. You may enter RETURN to leave this field blank if you wish.

e. Enter CAR PAYMENT as the memo in field E. Press RETURN.

Field F CATEGORY refers to the budget categories you set up. You may leave this line as "NO CATEGORY" by pressing RETURN or you may enter the name of an existing budget category.

f. Leave this as NO CATEGORY.

NOTE: Items designated as "NO CATEGORY" are NOT held in a miscellaneous account. Items not assigned to a specific budget category will not appear in your income and expense reports. If you want to create a miscellaneous category, you must do so through the budget.

THE HOME ACCOUNTANT will automatically assume this transaction is not tax deductible and that it has not cleared the bank. Field G and H will "default" to N when Screen 19 Automatic Transactions first appears. If this is correct, you may leave these categories alone.

Field G TAX (Y/N) tells *THE HOME ACCOUNTANT* to flag this transaction as tax deductible.

Field H CLEARED is for indicting whether your bank has recorded the transaction as having taken place.

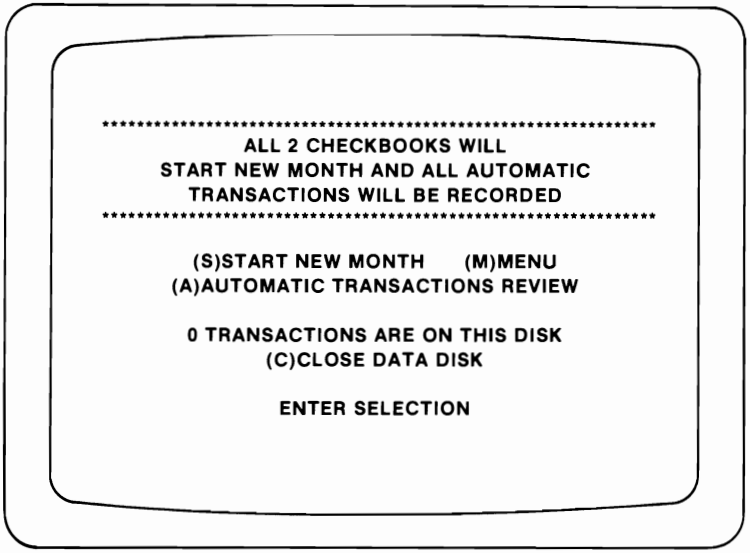
When all your entries are correct:

g. Record the automatic transaction by pressing R.

NOTE: To set up an automatic deposit, you would switch the MODE to DEPOSIT and proceed with entering the information in field A through H.

In the DEPOSIT mode, you will see a SOURCE field. This field works as a memo field, allowing you to keep track of your income sources. For example, you would use this field if you wanted to separate overtime pay within a regular income budget category.

When you have finished entering all automatic transactions for checkbook #1, enter #3 as the MODE. This will take you back to Screen 18 The Start New Month Confirmation Screen.



Screen 18. The Start New Month Confirmation Screen

To set up automatic transactions for another checkbook you will need to select **M** to return to the Transactions Menu (Screen 17). You would then need to select Option 5 SELECT PERSON CHECKBOOK. Screen 16 Checkbook/Name will appear. Select the different checkbook and then return to the Transactions Menu (Screen 17).

If you are starting a new *HOME ACCOUNTANT* system, Option 4 START NEW MONTH will still be inverse video. As before, when you select this option, Screen 18 The Start New Month Confirmation Screen will be displayed.

h. Now press S to START A NEW MONTH.

This tells *THE HOME ACCOUNTANT* to post all the automatic transactions, and move forward to the next month.

> **NOTE:** When you are starting a new system, the first time you run the START NEW MONTH option, only the automatic transactions will be recorded. *THE HOME ACCOUNTANT* will remain in the starting month, waiting for you to enter actual transactions.

While the START NEW MONTH program is operating you will receive a message which says:

****

WORKING
PLEASE DO NOT INTERRUPT

****

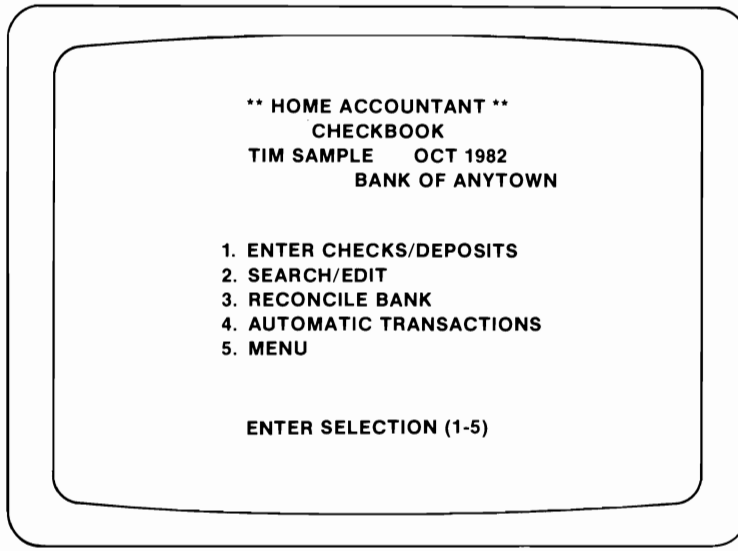
When all the automatic transactions for a new month have been posted, the Transactions Menu (Screen 17) will appear.

At this point it would be a good idea to EXIT and copy your data disk. To exit, select Option 7 MAIN MENU from Screen 17 The Transactions Menu. Screen 1 The Main Menu will appear. Select Option 9 EXIT.

To return to this point in the program, boot *THE HOME ACCOUNTANT* program disk. Select Option 1 TRANSACTIONS from the Main Menu (Screen 1), and the Transactions Menu (Screen 17) will appear. You are now ready to continue with the following step-by-step instructions.

Checkbook Transactions

When you select Option 1 CHECKBOOK from the Transaction Menu, Screen 20 The Transactions Checkbook Sub-Menu will appear.

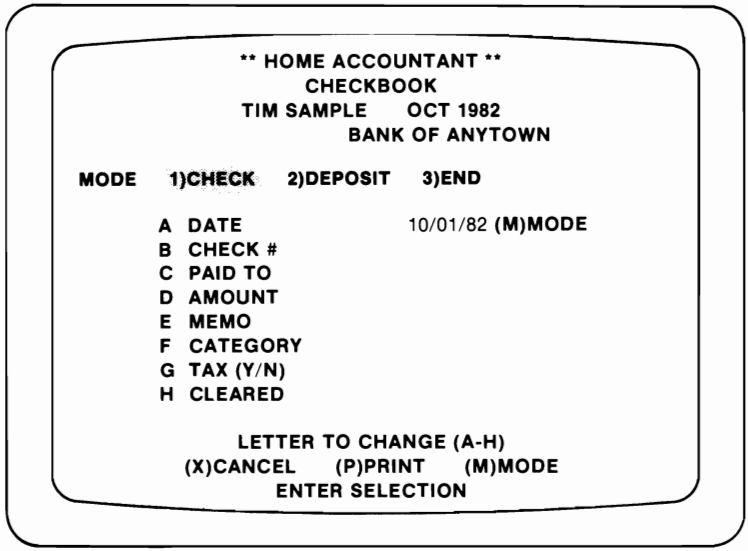


Screen 20. The Transactions Checkbook Sub-Menu

Study Screen 20. Note that you may enter more automatic transactions via Option 4 AUTOMATIC TRANSACTIONS if you wish. For now, let's concentrate on entering checks and deposits.

a. Type the number 1 to select the first option, Enter Checks/Deposits.

Screen 21 Enter Checks/Deposits will appear.



Screen 21. Enter Checks/Deposits

Study Screen 21 for a few seconds. Notice the top says TIM SAMPLE OCT 1982. (If this is the wrong checkbook you will need to use the SELECT PERSON/CHECKBOOK option from the Transactions Menu to change.)

Since you are starting a new system and no transactions exist yet, you are still in the beginning month. However, after you enter at least one transaction, the next time you run START NEW MONTH. *THE HOME ACCOUNTANT* will move you into the next month.

The categories in Screen 21 are exactly the same as for Screen 19 Automatic Transactions. However, you will have to enter information in fields A through G yourself. (Field H CLEARED is automatically defaulted to read N.)

b. Enter 10/01/82 in field A. Press RETURN.

Just pressing in the right arrow key (⟶) to the end of the date and pressing RETURN will tell *THE HOME ACCOUNTANT* to default to the last date you entered. If you enter a date which is not in the current month you will receive a warning. You can ignore the warning and use the date, but the current month's balances will still be affected.

c. Enter 102 as the check number in field B. Press RETURN.

THE HOME ACCOUNTANT will automatically number checks for you. If you wish to accept these numbers, simply press the right arrow key (⟶) to the end of the check number and press RETURN.

NOTE: You may also type over the default date or check number if you wish.

d. Enter JOE'S GARAGE as the payee in field C. Press RETURN.

If the name of the payee is an existing budget category (for example, General Telephone) you may type an asterisk (*) and the first letter or letters of the budget category. *THE HOME ACCOUNTANT* will then search the existing budget categories for a match. If the category title displayed is correct, press RETURN to accept it. If the first category displayed is incorrect, press the SPACE BAR to instruct the program to search and display another category title.

e. Enter 81.25 as the amount in field D. Press RETURN.

Notice the BALANCE column at the bottom of the screen is immediately updated to reflect this payment.

f. Enter CAR REPAIRS as the memo in field E. Press RETURN.

g. Press RETURN to enter NO CATEGORY in field F.

h. Enter N in field G. Press RETURN.

The cursor will move to the bottom of the screen. *THE HOME ACCOUNTANT* assumes this transaction has not been cleared by the bank and field H will default to N. However, if you wish to edit field H, you may do so.

i. Review the entry, make any changes you need, and record it by pressing R.

When you record the entry, a new screen will appear for you to enter another transaction. The cursor will again be in field A. From this position you may also enter M to move the cursor up to the MODE line. If you wish to switch to making DEPOSITS you would enter 2 from the MODE line.

Checkbook deposits work in exactly the same way as checks. You may enter a deposit number in field B (instead of a check number). If you do not want to assign numbers to your deposits, go ahead and leave field B blank. You will also have a SOURCE field, where you may identify the source of this deposit.

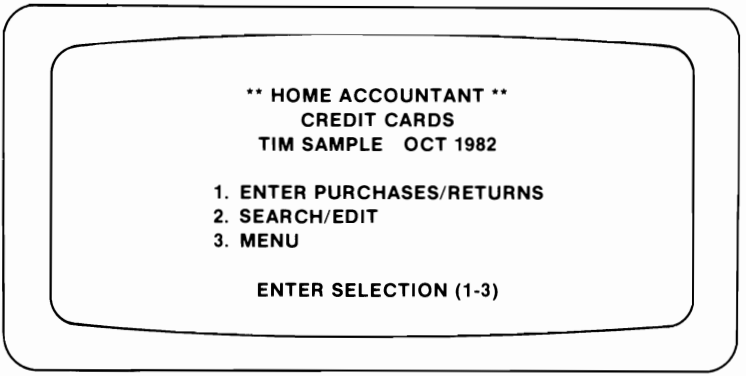
When you have finished entering checks and deposits, select 3 (END) from the MODE line. This will take you back to Screen 20 The Transactions Checkbook Sub-Menu.

For now, please return to Screen 17 The Transactions Menu by selecting Option 5 MENU.

> **NOTE:** If you wish to show a transaction between checkbooks as money being withdrawn from one checkbook and received in on the other (for the purposes of accurate activity reports), then you need to perform two transactions. The first is a check for the appropriate amount, with NO CATEGORY as the specified category, from the first checkbook. The second transaction will be a deposit in the second checkbook to NO CATEGORY for the same amount. This way there will be a record in both checkbooks of the activity.

Credit Card Transactions

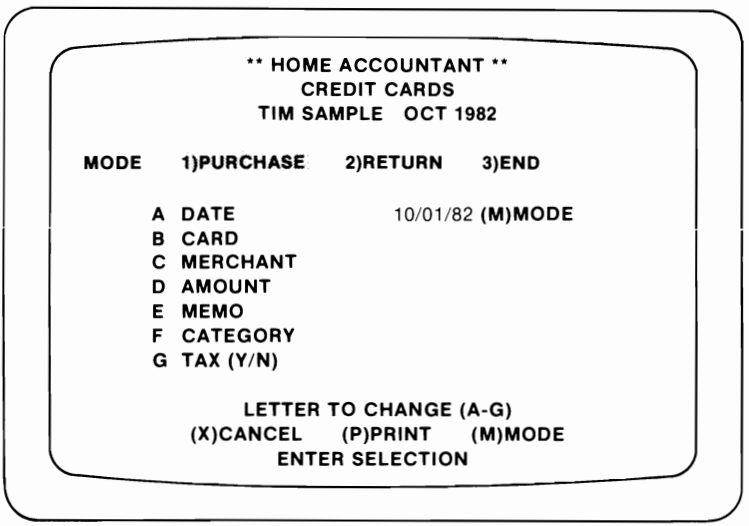
Selecting Option 2 CREDIT CARD from the Transactions Menu will bring up Screen 22 The Transactions Credit Card Sub-Menu.



Screen 22. The Transactions Credit Card Sub-Menu

a. Select Option 1 ENTER PURCHASES/RETURNS.

Screen 23 Enter Credit Card Transactions will appear.



Screen 23. Enter Credit Card Transactions

Study Screen 23. you will need to determine which mode you want to be in: purchases, returns, or end. For now, let's stay in purchases.

b. Accept the current date by pressing RETURN.

c. Enter the card name or its category number in field B.

If you type the first few letters of the card, *THE HOME ACCOUNTANT* will attempt to match those letters with an existing credit card budget category. A title will be displayed and the cursor will be flashing in field B. If this is the category you want, press RETURN to accept it. If this is not the card you were looking for, press the SPACE BAR. *THE HOME ACCOUNTANT* will attempt to find another match. If none is found, you will have to re-enter a more specific title or the card's category number.

If you enter the card's category number, *THE HOME ACCOUNTANT* will automatically supply the card name for you, and the cursor will move to field C. If you have no credit cards defined, type END to exit credit card mode.

d. Enter GINO's as the name of the merchant in field C. Press RETURN.

e. Enter 25.47 as the amount of the purchase in field D. Press RETURN.

Your entry must be less than $1,000,000.00. Notice an adjustment is immediately made to the credit card's balance when you enter an amount in field D.

f. Enter SALAMI in field E. Press RETURN.

g. Enter FOOD as the category in field F. Press RETURN.

You must enter the title of an existing budget category in this field.

h. Enter N in field G. Press RETURN.

Field G will default to N if you just press RETURN. The cursor will then jump to the bottom of the screen. If you wish to edit field H you may do so. Otherwise, *THE HOME ACCOUNTANT* assumes this transaction has not cleared the bank.

i. Record your entry.

The screen will be refreshed, waiting a new entry.

Credit card returns work in a very similar manner. However, you will need to change the mode from purchases to returns.

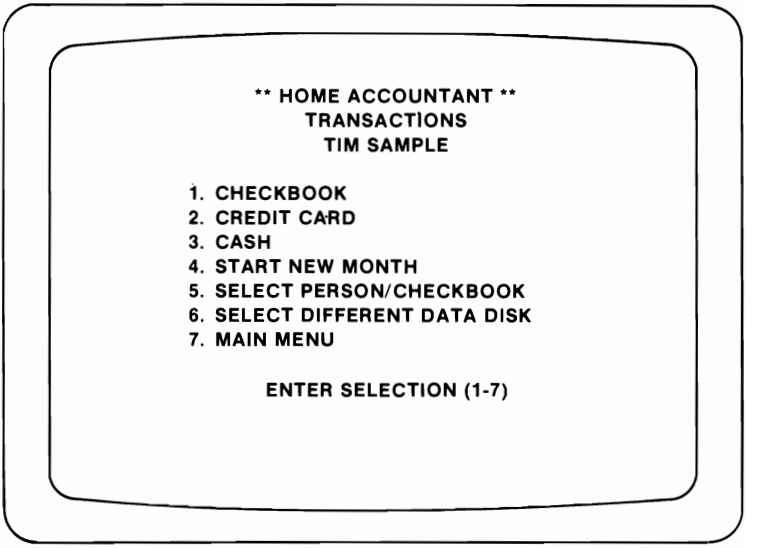
j. Enter M in field to change the mode. Enter 2.

You may now proceed with entering a return. When you have recorded the return:

k. Enter M in field A to change the mode. Enter 3 to END.

Screen 22 The Transactions Credit Card Sub-Menu will reappear.

l. Enter 3 to return to the Transactions Menu (Screen 17).



Screen 17. The Transactions Menu

NOTE: When purchasing items using a credit card, enter the transaction for the appropriate credit card. Then, when you wish to pay off the balance of the credit card, write a check specifying the credit card as the category. This will reduce the balance remaining in the credit card account.

When entering credit card transactions, the program will automatically default to the last credit card name that you entered. If you wish to accept this credit card name, press Return. If you do not want to use the default name, simply enter the credit card name that you wish to use.

Cash Transactions

Selecting Option 3 CASH from the Transactions Menu will bring up Screen 24 The Transactions Cash Sub-Menu.

```
** HOME ACCOUNTANT **
CASH
TIM SAMPLE  OCT 1982

1. ENTER PAYMENTS/RECEIPTS
2. SEARCH/EDIT
3. MENU

ENTER SELECTION (1-3)
```

Screen 24. The Transactions Cash Sub-Menu

a. Select Option 1 ENTER PAYMENTS/RECEIPTS.

Screen 25 Enter Cash Transactions will appear.

```
** HOME ACCOUNTANT **
CASH
TIM SAMPLE  OCT 1982

MODE   1)PAYMENT   2)RECEIPT   3)END

     A DATE                  10/01/82 (M)MODE
     B CODE
     C MERCHANT
     D AMOUNT
     E MEMO
     F CATEGORY
     G TAX (Y/N)

                                BALANCE  100.00

          LETTER TO CHANGE (A-G)
     (X)CANCEL   (P)PRINT   (M)MODE
          ENTER SELECTION
```

Screen 25. Enter Cash Transactions

Cash Transactions *continued*

Screen 25 is very similar to the other transaction screens we reviewed. Your procedure for making entries is identical: first decide on the mode you need to be in, then enter the appropriate information.

The only difference here is in field B, CODE. If you would like to number your cash transactions, you may enter numbers in this field. Or you may create certain codes to help you classify common cash transactions.

You are limited to using six characters for your codes. For example, if you pay cash for stamps, parking, and tips, you might want to use POST for postage, PK for parking, and TIPS for tips.

This time, create your own sample cash transaction and enter it. If you have been following the tutorial up to this point, you should have no trouble.

After you record your entires, type M to change the MODE. Type 3 to END. Screen 24 The Transactions Cash Sub-Menu will reappear. Type 3 to return to Screen 17 The Transactions Menu.

> **NOTE:** When entering transactions, if the money is going to stay in the account you are currently in, then the transactions should not be written to that account. For example, if you received a bonus check from work and deposited it into the checkbook, the category would either be NO CATEGORY or an income category, not the checkbook. If you specified the checkbook, then you would be putting the money in the checkbook, and then taking it right back out!

The Search/Edit Function

THE HOME ACCOUNTANT has very powerful search and edit capabilites. It will search for a specific transaction or for a range of transactions from a checkbook, a cash account, or a credit card. Each transaction may be edited as it is displayed.

In the Search/Edit mode, you will need to specify "search criteria" (characteristics of the transaction you are looking for.) You may specify a single field (for example, date, check number, amount) or any combination of fields as the search criteria.

The more specific you are in selecting search criteria, the narrower the range of possibilities. For example, while you may have entered several transactions on a given date, you should only have entered one transaction for a given check number.

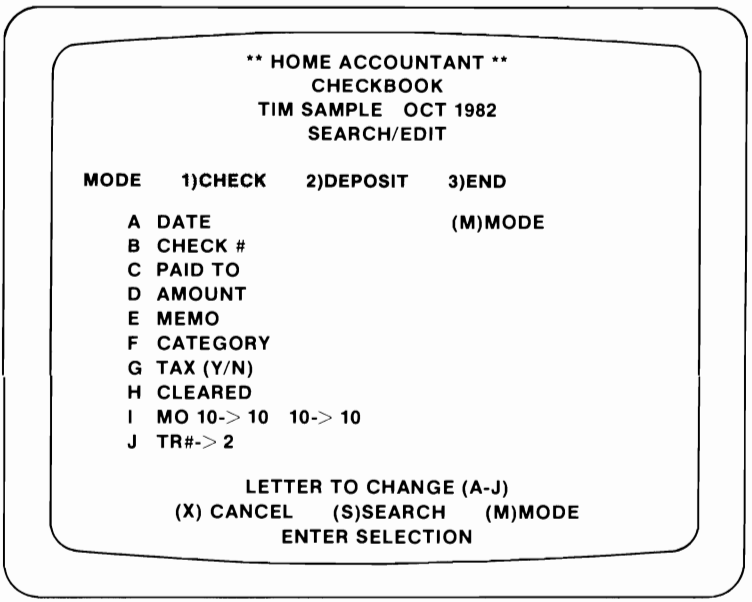
Let's work through an example.

a. Select Option 1 CHECKBOOK from Screen 17 The Transactions Menu.

Screen 20 — The Transaction Checkbook Sub-Menu will reappear.

b. Select Option 2 SEARCH/EDIT from Screen 20.

Screen 26 Checkbook Search/Edit will appear.



Screen 26. Checkbook Search/Edit

Study Screen 26 Checkbook Search/Edit. This screen indicates you are in Search/Edit function for Checkbook #1, Tim Sample. The word CHECK is in inverse video in the MODE line, indicating you will be searching for a checking transaction. The cursor is at the bottom of the screen.

a. Enter A to use field A (DATE) as a search criterion.

b. Enter 10/01/82 as the date to search for. Press RETURN.

The cursor will return to the bottom of the screen. At this point, you may designate more fields to search by, or you may initiate the search.

Take a look at field I. It says MO 10 → 10 10 → 10. This field designates the range of months to search through. The first set of numbers indicates the beginning month and the current month for the *HOME ACCOUNTANT* system you are using. You may not change these, they are simply reference numbers.

You may specify the range of months you want to search through in the second set of numbers. (In our example, no transactions have been entered for November so both sets of numbers are the same. If you had started a new month and entered transactions in it, the second set of numbers would reflect this.) You may leave this range as is or you may change it. To change:

c. Type I to alter the range of months.

The cursor will jump to the first number in the second set of month numbers.

d. Type 10 to specify October as the beginning of the month range. Press RETURN.

THE HOME ACCOUNTANT will not accept invalid months in this field. If you haven't entered transactions for November, October (10) is the only month which will be accepted.

The cursor will return to the bottom of the screen.

e. Type I again to change the ending month in the range.

The cursor will jump up to the second number in the range. For now, keep it as October.

f. Type 10 as the ending month range. Press RETURN.

At this point, you may designate more search criteria if you wish. Do this by typing the letter of the field you wish to use. The cursor will move to that field. Type in the information to search for, and press RETURN.

You may also type X which will cancel the screen and the search criteria, and start over.

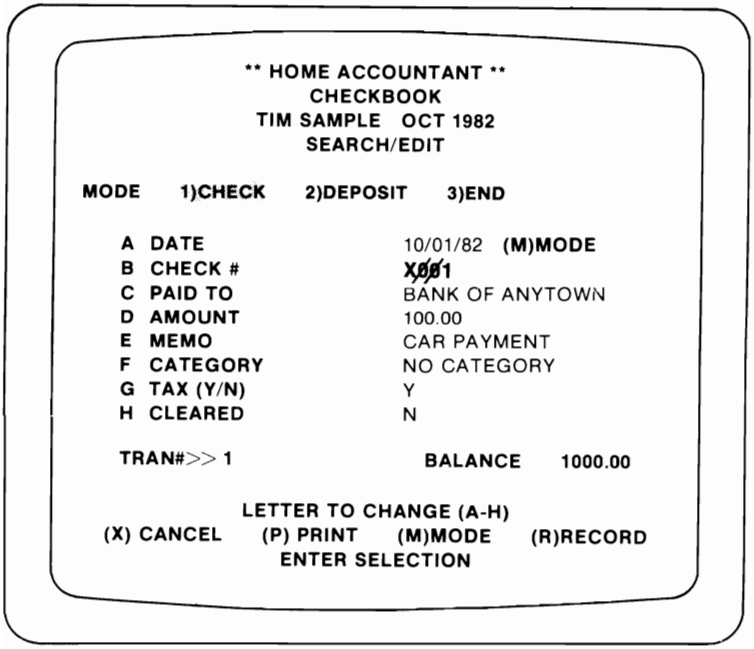
Take a look at field J. This field refers to the transaction numbers. *THE HOME ACCOUNTANT* will automatically assign sequential numbers to each transaction you enter. You may use a single transaction number as a search criterion, but you may not search a range of transaction numbers.

When you are satisfied with the search criteria, you may start the search.

g. Type S to begin the search.

THE HOME ACCOUNTANT will start searching through all Checkbook #1 checking transactions entered on 10/01/82. It will display the first one it finds. See Screen 27 Checkbook Search/Edit Entry.

Study Screen 27. This is an automatic transaction for your car payment.



Screen 27. Checkbook Search/Edit Entry

h. Press R to review other transactions which meet the search criteria.

Another check written on 10/01/82 will be displayed.

i. Press R to review other transactions which meet the search criteria.

If there were other transactions in the file which meet your search criteria they will now be displayed. You may either edit them or press R to review other transactions which meet the search criteria.

Editing a transaction is very simple. Enter the letter of the field you wish to change. The cursor will move to that field. Enter the new information and press RETURN. When the transaction has been changed to your satisfaction, press R to record it. The next transaction which meets your search criteria will be displayed.

When no more transactions are found, Screen 26 Checkbook Search/Edit will appear. You will still be in the Search/Edit mode but no entry will be listed. When you wish to exit Search/Edit:

j. Enter M for MODE. When the cursor moves to the MODE field, enter 3 to END.

Screen 20 The Transactions Checkbook Sub-Menu will reappear. If you have trouble locating a specific transaction, make sure you are looking in the correct checkbook. Remember, you can change checkbooks by selecting Option 5 SELECT PERSON/CHECKBOOK from the Transactions Menu (Screen 17).

The Search/Edit function can be used for checkbooks, cash, or credit card transactions by first making the appropriate selection from the Transactions Menu (Screen 17).

The fastest search occurs when you search by transaction number. The next fastest is by category, the cleared field, or the taxable field, with the third fastest search being by date, the paid to field, memo field or the amount field.

If you enter a transaction number as a search criterion, all other criteria you enter will be ignored, including a range of months. When you select a combination of search criteria, *THE HOME ACCOUNTANT* will try to use the fastest and most efficient search method.

NOTE: You must search for transactions which correspond to the current mode you are working in. For example, if you are working in a checkbook, you may not search for credit card transactions.

Reconcile Bank

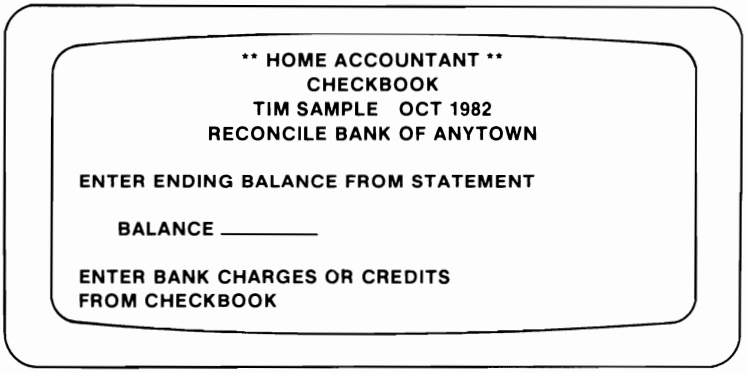
THE HOME ACCOUNTANT has the ability to help you reconcile your checkbook bank statements. Instead of manually marking the individual checks which have cleared, you will update field H in checkbook transactions for each check. When Field H CLEARED is changed from N to Y ("no" to "yes") *THE HOME ACCOUNTANT* assumes this check has been paid by the bank.

From The Transactions Menu (Screen 17), select option #1 Checkbook. Screen 20 The Transaction Checkbook Sub-Menu will reappear. Notice you will be working on Checkbook #1.

Be sure to enter any unrecorded bank charges or credits shown on your bank statement prior to reconciling.

a. Select Option 3 RECONCILE BANK from Screen 20.

Screen 28 Reconcile Checkbook will appear.



Screen 28. Reconcile Checkbook

Screen 28 Reconcile Checkbook is asking you to enter the ending balance as it appears in your bank statement.

b. Enter 850.37 as your ending balance and press RETURN.

The balance will read 850.37 and you will be asked:

****
IS THIS CORRECT (Y/N) (E) EXIT
****

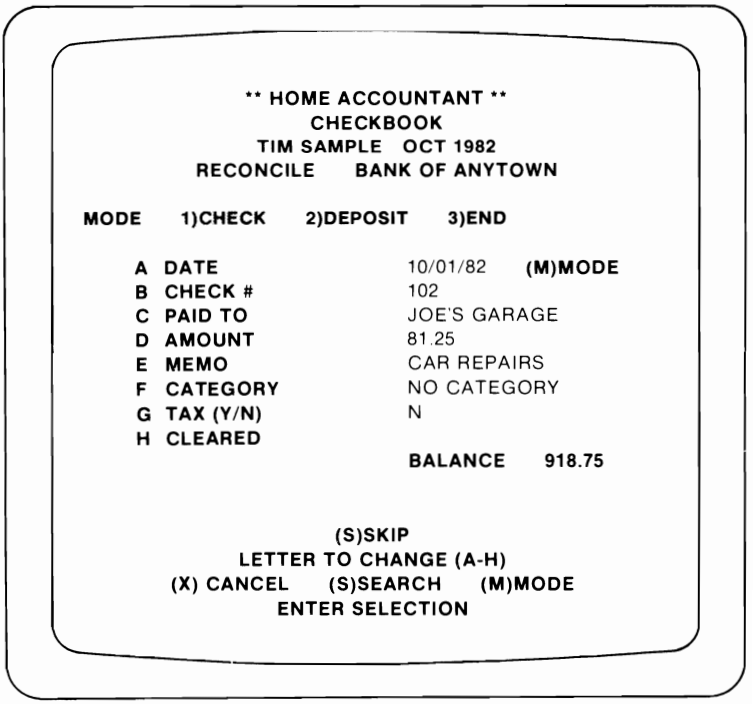
If you forgot to enter any bank charges or credits to adjust the balance in Checkbook #1 you will need to enter E to exit. This will take you back to Screen 20 The Transactions Checkbook Sub-Menu. Select Option 1 ENTER CHECKS/DEPOSITS to make these adjustments.

If you are entering bank charges, use a check number which begins with a letter or which contains a letter. This tells *THE HOME ACCOUNTANT* that no actual check was written. The same holds true for deposits.

When you are satisfied that the balance in Checkbook #1 is up to date:

c. Enter Y to confirm the balance entry.

THE HOME ACCOUNTANT will now display all the checking account transactions which have not been marked as cleared in field H. An example is given in Screen 29 Reconcile Checkbook Entry.



Screen 29. Checkbook Reconcile Entry

If these transactions appear on your bank statement as having been paid, change field H from N to Y. (The cursor will be flashing in field H automatically.)

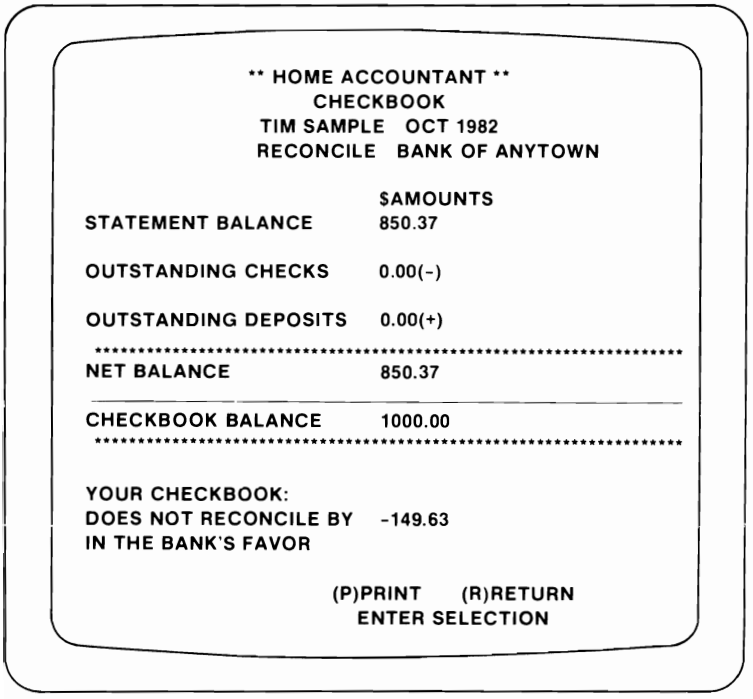
d. Enter Y in field H for all transactions which have cleared the bank. Be sure to complete each entry by pressing RETURN.

Field H will default to Y if you just press RETURN.

> **NOTE:** If you need to change any other part of a transaction you may do so at this time. For example, you may see that an amount paid was different than what you entered. If the bank is correct, go ahead and change the amount field.

When you record your changes, the next outstanding transaction will be displayed.

When you have reviewed all outstanding transactions, Screen 30 Reconcilation Report will appear. (You can stop reviewing transactions and get to this report by typing S for SKIP during the review mode.)



Screen 30. Reconcilation Report

If your balance and the bank's agree, you will receive a congratulatory message. If there is a discrepancy, the report will state the amount of the difference and whether the difference is in your favor, or in the bank's. Naturally, you will want to keep reviewing and marking transactions until your statement is reconciled. The logic for doing this is the same as you have been doing for years, except *THE HOME ACCOUNTANT* will do the addition and subtraction for you. This eliminates arithmetic errors which so frequently cause reconciliation problems.

You may print this Screen 30 by pressing **P.**

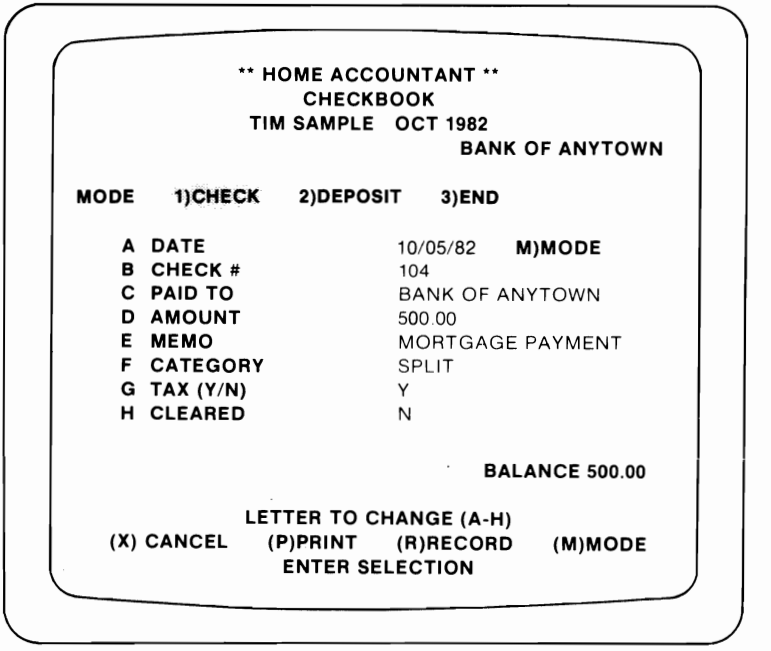
e. Press R to return to the Transactions Checkbook Sub-Menu (Screen 20).

NOTE: If, in reconciling your statement, you change a transaction that was brought forward from a prior data disk you should also make the change on the old disk to maintain an accurate monthly activity record.

You may only reconcile bank statements for checkbooks. There is no option on *THE HOME ACCOUNTANT* for reconciling credit cards or cash accounts.

Splitting Transactions

There may be times when you will want to allocate portions of a single transaction to more than one budget category. For example, you might want to divide your single mortgage payment into two separate categories: principal and interest. Or perhaps you write a check at the grocery store and receive cash back. Part of this one check belongs to the FOOD budget category and part of it belongs to the CASH budget category. These types of transactions are called "Split Transactions." To record a split transaction you will first need to enter the *entire* amount of the original transaction and enter "SPLIT" in the Category field. Next, you will enter separate records with the same information in Fields A, B, and C (date, check #, paid-to) but assign the correct amount to the proper budget category.



Screen 31. Split Transaction Entry

Assume that your mortgage payment is $500 and that $100 goes towards reducing the principal and $400 is for interest.

Splitting Transactions *continued*

a. From Screen 20 The Transactions Checkbook Sub-Menu, select Option 1 ENTER CHECKS/DEPOSITS.

Screen 31 Split Transaction Entry will appear.

b. Type A to change the date to 10/05/82. Press RETURN.

c. Enter 104 as the check number in field B.

d. Enter BANK OF ANYTOWN as the payee in field C.

e. Enter 500 as the amount.

NOTE: You must first enter a transaction for the *total* amount of the transaction to be split. Then you will post each portion of the total to the correct budget category.

f. Enter MORTGAGE PAYMENT as the memo.

g. Enter SPLIT as the category in field F.

h. Enter Y in field G.

The cursor will move to the bottom of the screen. Field H will automatically read N. If you wish to edit this you may do so.

i. Press R to record the transaction.

The entry will be recorded and the screen will be ready for a new entry. To allocate the SPLIT, continue as follows:

j. With the cursor in field A, enter the same information in fields A, B, and C by pressing S.

The same date, check number, and payee will appear in fields A, B, and C.

k. Enter 100 in field D for the amount.

We will allocate this portion of the mortgage payment to principal.

l. Enter SPLIT-1 MORT. PRIN for the memo in field E.

The first five letters must be "SPLIT." You may follow this with a number, indicating a portion of the split, or you may type in a true memo. In our example, we did both.

NOTE: When you enter an amount in category D the balance will be decreased. However, when you enter SPLIT in the memo category, the balance will be restored. Remember, the balance already reflects the total mortgage payment.

m. Enter MORTGAGE PRINCIPAL as the budget category.

You must either enter a valid existing category title, or press RETURN for NO CATEGORY.

n. Enter N in field G.

o. Record the entry by pressing R.

The entry will be recorded, and the screen will be waiting for new input. To finish the example:

p. Enter the same information in fields A, B, and C.

This means the same date, check number, and payee.

q. Enter 400 as the amount.

r. Enter SPLIT-2 MORT. INTEREST as the memo in field E.

s. Enter MORTGAGE INTEREST as the budget category in field F.

Remember to enter either a valid category title or use NO CATEGORY by just pressing RETURN.

t. Enter Y in field G since interest is tax deductible.

When the word "SPLIT" is entered in field E, MEMO, field H will automatically change to Y. There should be no reason to change this. When the check clears, you will mark the original transaction.

u. Record the entry by pressing R.

> **NOTE:** You may split the transaction over any number of budget categories, but *be sure* the total of the "split" amounts equals the total of the original transaction to the penny. Also, when the check clears, you will only need to change field H (CLEARED) for the original transaction. The "split" items will then be automatically marked as cleared by *THE HOME ACCOUNTANT.*

Starting A New Month With An Exisiting System

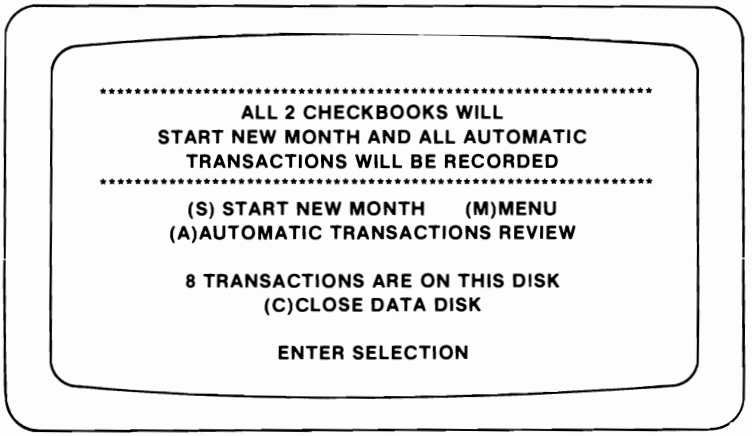
When you finish entering all the transactions for a given month you will need to begin a new month.

WARNING: Do not start a new month until you have entered all the transactions for the prior month.

To start a new month:

a. Select Option 4 START NEW MONTH from the Transaction Menu (Screen 1).

Screen 18 The Start New Month Confirmation Screen will reappear.



Screen 18. The Start New Month Confirmation Screen

The START NEW MONTH option will accomplish two things:

1. It will close out the current month and start a new one.
2. It will record the automatic transactions, for all the checkbooks in your system.

If you do not want all the automatic transactions recorded, select A to review them and make any necessary changes. (Refer to page 50 if you have difficulty editing the automatic transactions.)

When you are satisfied that the automatic transactions are correct:

b. Type S to start a new month and press RETURN.

> **WARNING:** Once you start a new month, *THE HOME ACCOUNTANT* will expect you to enter transactions with dates in the new month. If you try to enter a date from a previous month you will receive a "WRONG MONTH" warning. You may ignore this warning and still enter a transaction from a prior month or a futuer month. However, the transaction will affect the balance in the *current* month.

For example, assume your current month is now November. If you were to enter a check which you wrote in October, *THE HOME ACCOUNTANT* would still process it as a November entry and the November balance would reflect the transaction.

For this reason, it is not a good idea to try to enter a transaction from a prior month once you have started a new month.

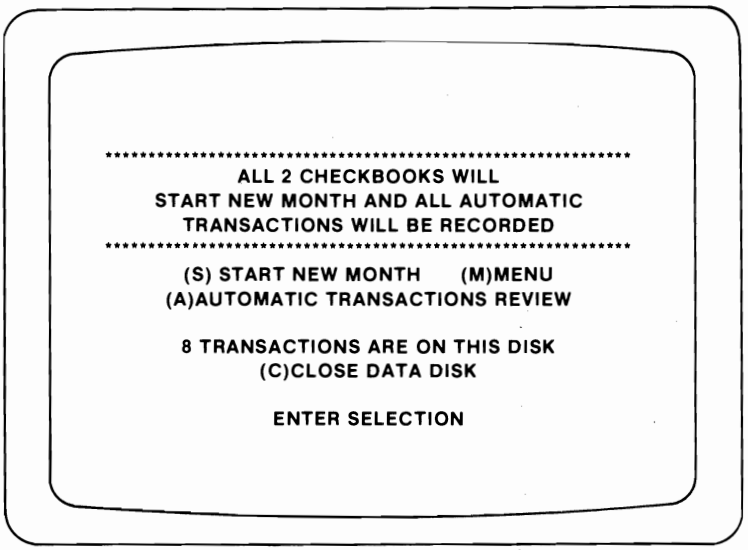
If you think you might need to add something to a prior month, create a "dummy" transaction or two before you close the month. Leave the amount blank, and enter NO CATEGORY. Later you will be able to edit this dummy transaction to adjust for the prior month. It will have the same effect as adding a new transaction.

You may want to specify an automatic transaction to be a dummy transaction. This will instruct *THE HOME ACCOUNTANT* to create a dummy transaction automatically for you, so at least one will exist for every month.

5 NEW DATA DISKS

New Data Disks

There are several times when you will need to change to new data disks, such as at the end of the year, or when the disk is full. The first step in extending to a new data disk is to close the old one.



Screen 18. The Start New Month Confirmation Screen

Closing A Data Disk

Take another look at Screen 18 The Start New Month Confirmation Screen. The last two lines indicate how many transactions are on your data disk. A data disk can hold approximately 1000 transactions. As your data disk approaches this number you may receive a DISK FULL message.

If your data disk becomes full during transactions, *THE HOME ACCOUNTANT* will automatically close it for you. Once a disk has been closed, no new transactions can be entered to it. If your disk is almost full at a convenient stopping point (for example, at the end of a month), you may want to close it manually. To do this:

a. Type C to close the disk from Screen 18 The Start New Month Confirmation Screen.

This will close the current data disk. You will receive the message:

****
DISK FULL
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED
RETURN TO MAIN MENU TO DO THIS
LAST TRANSACTION NOT RECORDED
HIT ANY KEY TO CONTINUE
****

This message indicates your disk is closed and no more transactions can be entered to it.

> **NOTE:** Make sure you have *two* (2) backup copies of your data disk before you close it. This is very important because one of the copies will be re-formatted to become your new disk.

This message tells you your data disk is closed and that the new month has not yet been started. To continue using *THE HOME ACCOUNTANT* you will need to start a new data disk.

b. Press any key to continue.

Screen 17 The Transactions Menu will appear.

c. Select Option 7 MAIN MENU to return to Screen 1 The Main Menu.

Extending A Data Disk

Once a disk is closed, you may extend it. Extending a data disk involves erasing old, cleared transactions and retaining transactions which have not yet been marked as cleared. This retains the information you need to continue with the system, but makes room for new transactions on the disk. You also have the option to have *all* transactions removed, regardless of whether they have been marked as cleared.

a. Select Option 6 EXTEND DATA DISK from The Main Menu (Screen 1).

You will receive the message:

```
**********************************************************************
          DO YOU HAVE A COPY OF THE CURRENT
          DATA DISK TO BE EXTENDED (Y/N)
             INSERT THE COPY IN DRIVE X
             PRESS ANY KEY WHEN READY
**********************************************************************
```

NOTE: The drive specified in this message will depend on your hardware configuration.

Remember you can only extend full or closed disks and you should reconcile your checkbooks before you extend.

NOTE: Make sure you have two (2) copies of the data disk to be extended.

b. Type Y to answer "Yes."

You will be prompted to insert the copy of the data disk in the appropriate drive.

c. Press any key.

You will be asked:

```
**********************************************************************
          UNRECONCILED CHECKS CARRIED
          OVER TO THE NEW DISK? (Y/N)
**********************************************************************
```

If you answer Y for "yes", *THE HOME ACCOUNTANT* will retain all outstanding checks and transactions on the disk while erasing all the old, closed transactions. This will leave you with a new data disk, ready to continue from where you left off.

If you answer N, the uncleared transactions will be erased as well as the cleared transactions.

When the extended disk is ready, The Main Menu (Screen 1) will reappear.

Starting A New Year

If you come to the end of your fiscal year while entering transactions, *THE HOME ACCOUNTANT* will give you the following message:

```
**********************************************************************
                          END OF YEAR
                NO NEW TRANSACTIONS MAY BE RECORDED
              UNTIL A NEW DATA DISK HAS BEEN STARTED.
                  RETURN TO MAIN MENU TO DO THIS.
                        NEW MONTH NOT STARTED
                NO AUTOMATIC TRANSACTIONS RECORDED.
                        HIT ANY KEY TO CONTINUE.
**********************************************************************
```

Pressing any key will return you to Screen 17 The Transaction Menu. Select Option 7 MAIN MENU.

Starting a new year is very similar to extending a data disk. From Screen 1 The Main Menu:

a. Select Option 7 START NEW YEAR.

You will receive the message:

```
**********************************************************************
              DO YOU HAVE A COPY OF THE CURRENT
              DATA DISK TO START NEW YEAR (Y/N) Y
                    INSERT THE COPY IN DRIVE X
                    PRESS ANY KEY WHEN READY
**********************************************************************
```

NOTE: Make sure you have two (2) backup copies of the current data disk. (Use the copy routine on your Commodore Disk Bonus Pack diskette to make back-up copies.)

This procedure will take 10-30 minutes.

b. Answer Y, insert a copy of the current data disk in the appropriate drive, and press any key.

You will be asked:

```
**********************************************************************
                  UNRECONCILED CHECKS CARRIED
                  OVER TO THE NEW DISK? (Y/N)
**********************************************************************
```

Answering Y tells *THE HOME ACCOUNTANT* to transfer all uncleared transactions to the new disk. Answering N will cause all transactions from the prior year to be deleted regardless of whether or not they have been marked as cleared.

Next, you will be asked:

****

REPLACE LAST YEAR'S BUDGET AMOUNTS WITH LAST YEAR'S ACTIVITY? (Y/N)

****

Answering Y will cause *THE HOME ACCOUNTANT* to replace the budgeted amounts in each category with your actual year-end totals. This allows you to automatically update your budgeted figures for the new year based on your true historical data, without having to manually enter the estimates for each budget category. If you answer N to this question, your original budgeted amounts will be entered in each category for the new year.

You will then be prompted to insert one of the copies on the proper drive and to press any key when ready. *THE HOME ACCOUNTANT* will erase all the old, closed transactions on the disk, while retaining any outstanding balances.

You may now use this disk to begin entering transactions for the new year.

> **NOTE:** You may only start a new year on disks which contain transactions for the last month in the designated fiscal year. For example, if your year-end is December, your data disk must contain December transactions before *THE HOME ACCOUNTANT* will accept it for starting a new year.

Changing Data Disks

There may be times when you are reviewing transactions on one disk and you wish to stop and review another data disk from the same system. It is possible do this without having to re-boot *THE HOME ACCOUNTANT.*

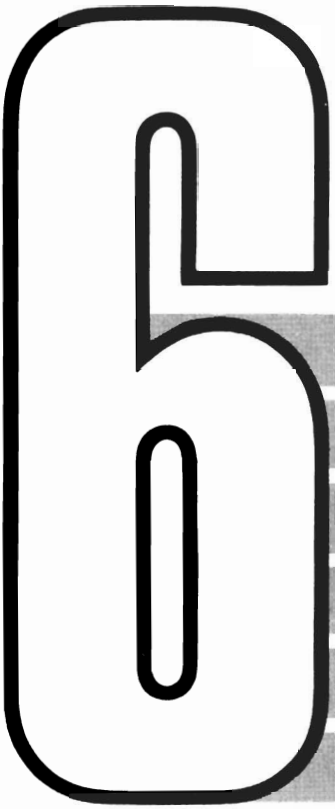
Make sure you have booted using the current data disk. Then, from Screen 17 The Transactions Menu:

a. Select Option 6 SELECT DIFFERENT DATA DISK.

You will be prompted to insert the new data disk and press RETURN. You may then continue reviewing transactions on this new disk.

To return to the disk you were using before the switch, simply repeat the process and switch back to the current data disk.

> **NOTE:** The most current data disk must be in the drive when you enter and exit the TRANSACTIONS module.



PRINTING FUNCTIONS

Printing Functions

One of the greatest strengths of *THE HOME ACCOUNTANT* is its ability to organize all of your financial data into a large number of easy-to-read graphs, charts and reports which can be printed by your printer. All of the graphs generated by *THE HOME ACCOUNTANT* may be viewed on the screen.

You may use these reports in a variety of ways. For example, you can generate a balance sheet, income statement, and net worth summary, literally at the touch of a few buttons.

You can graph your budgeted expenses against actual expenses to see how close you came in your budget estimates. Or you can perform a trend analysis on historical expenses to help you make better forecasts for the future.

This section gives examples and explanations about all the graphs and reports which can be prepared by *THE HOME ACCOUNTANT.* As you read, you should keep in mind two things:

1. If you do not have 132-column printing capabilities, you will not be able to run the budget or actual reports to reflect a full year's worth of data. (You are able to run them, but they will be difficult to read because the lines will break in odd places.)

2. If your printer has graphics capabilities you will be able to print the the graphs, but you will need to have the appropriate graphics software for your printer. This is additional software not found on *THE HOME ACCOUNTANT* program disk because it varies from printer to printer. If you want to print a graph you must first save it to an initialized disk OTHER THAN your *HOME ACCOUNTANT* program disk or data disks. To do this use the SAVE option which appears at the top of the screen for each graph.

3. If you only have a limited amount of transactions recorded, the graphs and reports may look sparse. They will become more informative as your data base grows.

   NOTE: To load a saved graph back into memory, type:

   LOAD "GRAPH", 8 (press RETURN)
   RUN (press RETURN)

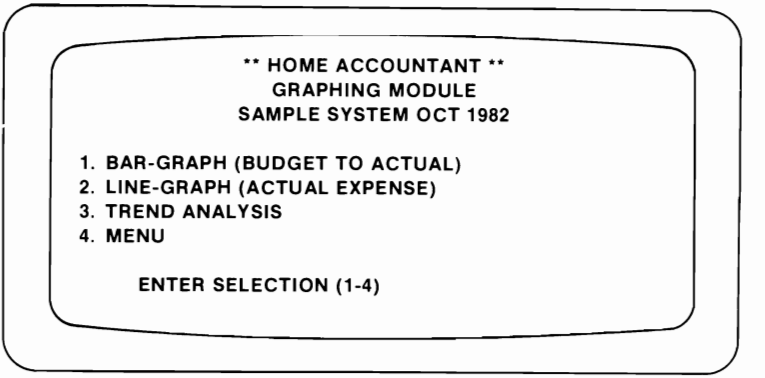
   The Program will ask you for the number of the graph to load (1-9).

Graphs

To use the graphing feature:

a. Select option #2 GRAPHS from the Main Menu (Screen 1).

When you confirm this selection, Screen 32 The Graph Module Menu will appear.



Screen 32. The Graphing Module Menu

Notice there are three kinds of graphs you may select.

A BAR GRAPH is a histogram of estimated budget information compared to actual transactions for any single budget category.

A LINE GRAPH is a point-to-point plot of activities in any existing category. You may make a line graph of up to three budget categories at a time. However, you must have two or more months of transaction activity before *THE HOME ACCOUNTANT* will create a line graph.

A TREND ANALYSIS GRAPH gives a point-to-point plot of actual activity in any existing budget category. In this graph, a linear regression analysis is performed on the actual plots to give a trend line.

Trend Analysis is always for a single budget category, and you must have at least two months of transaction activity before *THE HOME ACCOUNTANT* will plot this kind of graph.

To look at a graph:

b. Enter the number of the type of graph you wish to view from Screen 32 The Graphing Module Menu.

c. Enter the name (or first few letters of the name) or number of the budget category you wish to see graphed and press RETURN.

THE HOME ACCOUNTANT will search through the existing budget categories for a match. When a match is found, the complete category name will be listed. If this is not the category you had in mind, press the SPACE BAR. *THE HOME ACCOUNTANT* will continue searching for another match. When the correct category is listed:

d. Press RETURN to confirm.

The graph will be plotted on the screen. If you wish to see the graph against a grid:

e. Type G to enter a grid over the graph.

Typing G a second time will display a grid in another color. At this point, however, you canot remove the gridlines without re-entering the graph.

You may save the graph to an initialized disk in order to take advantage of the graphics capabilities of your printer. When you type S for save, *THE HOME ACCOUNTANT* will prompt you to insert an additional graphics save disk.

> **NOTE:** *THE HOME ACCOUNTANT* will *not* save graphs to either the program disk or a data disk.

To graph another category:

f. Press any key.

To return to Screen 32 The Graph Module Menu:

g. Enter END as the category.

h. Select Option 4 MENU to return to the Main Menu (Screen 1).

Figures 4, 5, and 6 are samples of the three kinds of graphs generated by *THE HOME ACCOUNTANT*.

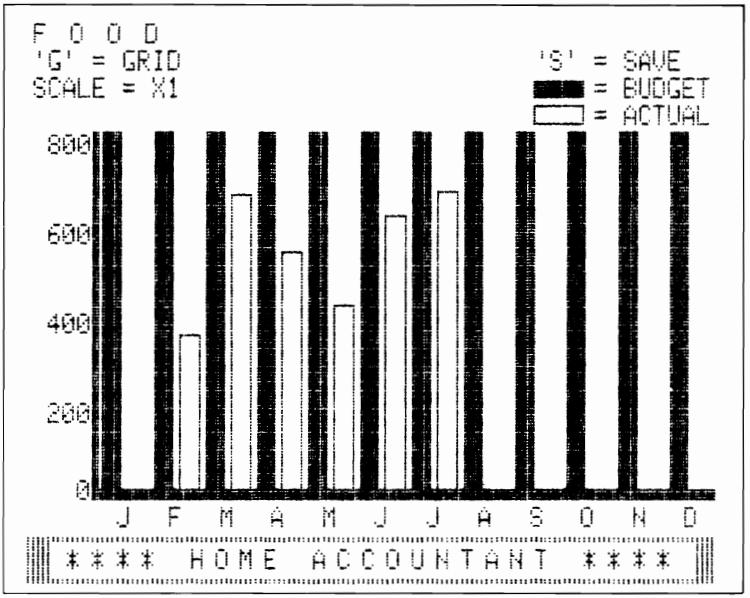


Figure 4. Sample Bar Graph

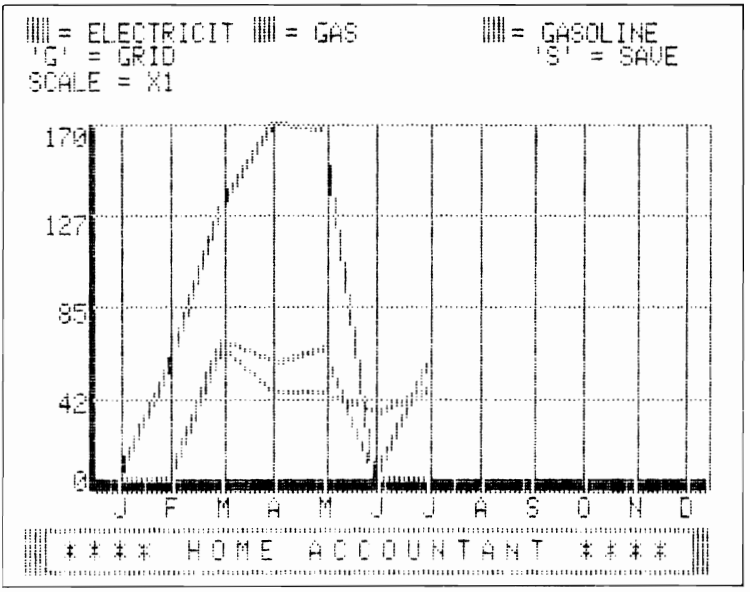


Figure 5. Sample Line Graph

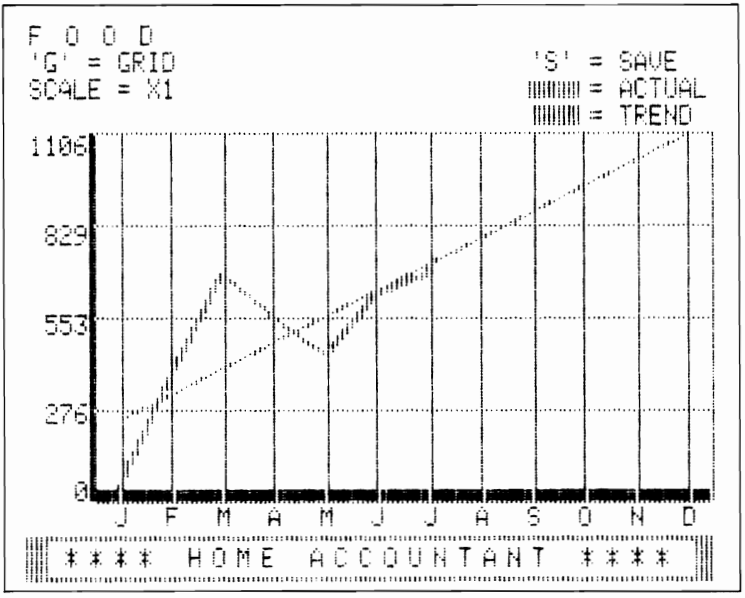


Figure 6. Sample Trend Analysis Graph

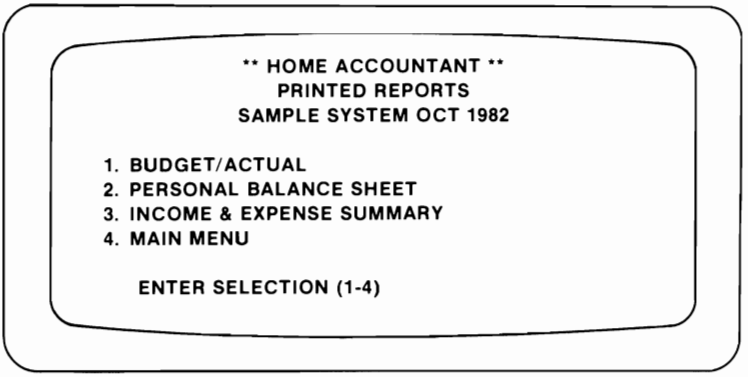
Printed Reports

To have *THE HOME ACCOUNTANT* print reports based on your budget and transaction data:

a. Selection Option 3 PRINTED REPORTS from the Main Menu (Screen 1).

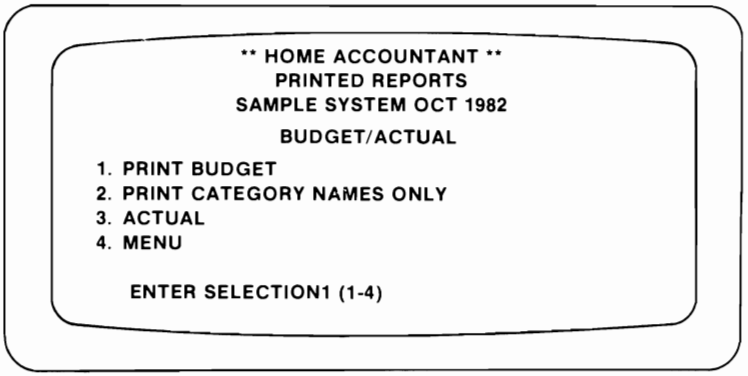
b. Confirm your selection by pressing R.

Screen 33 The Printed Reports Sub-Menu will appear.



Screen 33. The Printed Reports Sub-Menu

Study Screen 33 for a moment. There are three report categories and each of these categories offers further report options. Screen 34 The Budget/Actual Report Sub-Menu shows the Budget/Actual Report options.



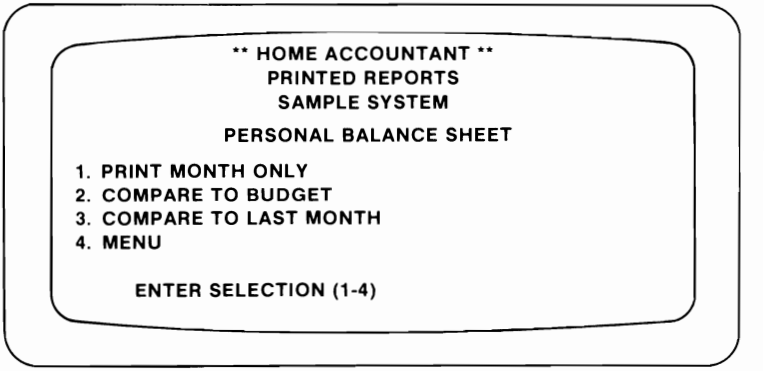
Screen 34. The Budget/Actual Report Sub-Menu

1. **Print Budget:** This report requires a 132-column printer. It gives you a month-by-month summary of budgets for all the budget categories as well as your projected net worth and net income.

2. **Print Category Names Only:** This lists all the budget categories and their corresponding numbers. No budget amounts are given. This report can help you keep track of your category titles and numbers.

3. **Print Actual:** This report requires a 132-column printer. It lists transactions for each financial category and also gives you a calculation for net worth and net income.

Screen 35 The Personal Balance Sheet Report Sub-Menu shows the report options which related to your personal balance sheet.



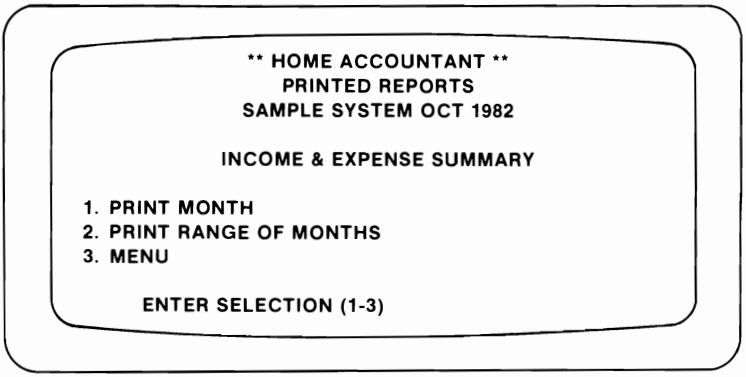
Screen 35. The Personal Balance Sheet Report Sub-Menu

1. **Print Month Only:** This report will show the actual balances for checkbooks, cash, other assets, credit cards, and other liabilities. You may only display the current month or a previous month.

2. **Compare To Budget:** This report prints the same information as in the Print Month Only Report, but adds the budgeted amounts for each category and calculates the difference between budgeted and actual expenditures.

3. **Compare To Last Month:** This is similar to the Compare To Budget Report, except that the current month and the prior month are compared, and the differences are then calculated and printed. This report is available only after you have recorded transactions for at least two months.

Screen 36 Income & Expense Summary Report Sub-Menu shows more report options.



Screen 36. Income and Expense Summary Report Sub-Menu

1. **Print Month:** This option prints the Income and Expense Summary for a selected month.
2. **Print Range of Months:** This option prints the total income and expenses for a range of selected months.
3. **Menu:** This will return you to Screen 33 The Printed Reports Sub-Menu.

You may compare a month to the budget, compare monthly totals (up through the last complete month), or print a range of monthly totals.

The procedure for printing all the different reports is basically the same. Here are the steps you will need to follow:

a. Select the option you wish from Screen 33 The Reports Menu.

One of three Report Sub-Menus will appear (Screen 34, 35 or 36.)

b. Select the report you wish to have printed from the Sub-Menu.

c. Enter the report date as prompted.

d. Turn on the printer and set the paper to the top of form as instructed.

e. Press any key to continue.

THE HOME ACCOUNTANT will proceed to send the report to your printer. If you are having difficulty getting your printer to work, check to see that you entered the proper ASCII codes during Hardware Configuration.

Figures 7 through 10 give samples of the various printed reports which *THE HOME ACCOUNTANT* will generate.

PAGE 1

BUDGET FOR
JOE SMITH
OCT 8, 1982

ASSETS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
CASH												
CASH ACCOUNT #1	100	100	100	100	100	100	100	100	100	100	100	100
CASH ACCOUNT #2	150	150	150	150	150	150	150	150	150	150	150	150
TOTAL CASH	250	250	250	250	250	250	250	250	250	250	250	250
CHECKBOOKS												
CHECKBOOK #1	500	500	500	500	500	500	500	500	500	500	500	500
CHECKBOOK #2	300	300	300	300	300	300	300	300	300	300	300	300
TOTAL CHECKBOOKS	800	800	800	800	800	800	800	800	800	800	800	800
OTHER ASSETS												
HOUSE MAIN STREET	75000	75750	76508	77273	78045	78826	79614	80410	81214	82026	82847	83675
CONDO NEWPORT BEACH	30000	30300	30603	30909	31218	31530	31846	32164	32486	32811	33139	33470
SAVINGS FIRST FEDERAL	10000	10200	10400	10600	10800	11000	11200	11400	11600	11800	12000	12200
MONEY MARKET FUND	25000	25250	25502	25758	26015	26275	26538	26803	27071	27342	27616	27892
FURNITURE	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
I.B.M. STOCK (100 SHARES)	5000	5050	5100	5152	5203	5255	5308	5361	5414	5468	5523	5578
COIN COLLECTION	15000	15015	15030	15045	15060	15075	15090	15105	15120	15136	15151	15166
AUTO CHEVY	3000	3100	3200	3300	3400	3500	3600	3700	3800	3900	4000	4100
JEWELRY	2000	2100	2205	2315	2431	2553	2680	2814	2955	3103	3258	3421
TOTAL OTHER ASSETS	175000	176765	178548	180352	182172	184014	185876	187757	189660	191586	193534	195502
TOTAL ASSETS	176050	177815	179598	181402	183222	185064	186926	188807	190710	192636	194584	196552

Figure 7. Budget Report

PAGE 4

ACTUAL FOR
JOE SMITH
OCT 8, 1982

EXPENSE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
RENT	650	0	0	0	0	0	0	0	0	0	0	0	650
FOOD	323	361	357	371	290	251	410	356	300	299	400	254	3972
CLOTHES	154	0	54	0	0	0	0	68	0	201	0	0	477
UTILITIES	57	56	50	59	62	51	53	59	60	61	60	63	691
CREDIT CARD INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
ENTERTAINMENT	143	100	58	13	24	45	125	54	87	43	58	157	907
GASOLINE	100	110	90	100	100	100	95	90	100	100	100	100	1185
MORTGAGE INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS EXPENSE	28	0	44	0	98	0	0	48	157	100	0	20	495
CAR EXPENSES	990	0	0	0	0	0	0	0	0	0	0	0	990
TOTAL EXPENSE	2445	627	653	543	574	447	683	675	704	804	618	594	9367
NET INCOME	105	1623	1597	2091	1676	1803	1863	1825	2147	1446	2117	1656	19949

Figure 8. Sample Actual Report

PERSONAL BALANCE SHEET FOR
JOE SMITH
PAGE 1 OCT 8, 1982

ASSETS	JAN '82	BUDGET	DIFFER.
CASH			
CASH ACCOUNT #1	112	100	12
CASH ACCOUNT #2	145	150	5-
TOTAL CASH	257	250	7
CHECKBOOKS			
CHECKBOOK #1	547	500	47
CHECKBOOK #2	277	300	23-
TOTAL CHECKBOOKS	824	800	24
OTHER ASSETS			
HOUSE MAIN STREET	75000	75000	0
CONDO NEWPORT BEACH	30000	30000	0
SAVINGS FIRST FEDERAL	10000	10000	0
MONEY MARKET FUND	25000	25000	0
FURNITURE	10158	10000	158
I.B.M. STOCK (100 SHARES)	5000	5000	0
COIN COLLECTION	15000	15000	0
AUTO CHEVY	3000	3000	0
JEWELRY	2000	2000	0
TOTAL OTHER ASSETS	175158	175000	158
TOTAL ASSETS	176239	176050	189

PERSONAL BALANCE SHEET FOR
JOE SMITH
PAGE 2 OCT 8, 1982

LIABILITIES	JAN '82	BUDGET	DIFFER.
CREDIT CARDS			
VISA	516	100	416-
M/C	250	100	150-
AMEX	300	50	250-
MAYCO	173	75	98-
TOTAL CREDIT CARDS	1239	325	914-
OTHER LIABILITIES			
MORTGAGE HOUSE	37000	37000	0
TOTAL OTHER LIABILITIES	37000	37000	0
TOTAL LIABILITIES	38239	37325	914-
NET WORTH	138000	138725	725-

Figure 9. Sample Personal Balance Sheet

INCOME & EXPENSE SUMMARY FOR
12 MONTH(S) ENDED DEC 1982
JOE SMITH
PAGE 1 OCT 8, 1982

INCOME	DEC '82	PCT.	NOV '82	PCT.	DIFFER.	PCT.
SALARY JOB #1	27000	92.1	24750	91.4	2250	9.1
SALARY JOB #2	1250	4.3	1250	4.6	0	0.0
STOCK DIVIDEND	0	0.0	0	0.0	0	0.0
MISCELLANEOUS INCOME	1066	3.6	1066	3.9	0	0.0
TOTAL INCOME	29316	100.0	27066	100.0	2250	8.3

INCOME & EXPENSE SUMMARY FOR
12 MONTH(S) ENDED DEC 1982
JOE SMITH
PAGE 2 OCT 8, 1982

EXPENSE	DEC '82	PCT.	NOV '82	PCT.	DIFFER.	PCT.
RENT	650	2.2	650	2.4	0	0.0
FOOD	3972	13.5	3718	13.7	254-	6.8-
CLOTHES	477	1.6	477	1.8	0	0.0
UTILITIES	691	2.4	628	2.3	63-	10.0-
CREDIT CARD INTEREST	0	0.0	0	0.0	0	0.0
ENTERTAINMENT	907	3.1	750	2.8	157-	20.9-
GASOLINE	1185	4.0	1085	4.0	100-	9.2-
MORTGAGE INTEREST	0	0.0	0	0.0	0	0.0
MISCELLANEOUS EXPENSE	495	1.7	475	1.8	20-	4.2-
CAR EXPENSES	990	3.4	990	3.7	0	0.0
TOTAL EXPENSE	9367	32.0	8773	32.4	594-	6.8-
NET INCOME	19949	68.0	18293	67.6	1656	9.1

Figure 10. Income & Expense Summary

Printing Checks and Activity Reports

In addition to the printed reports already described, *THE HOME ACCOUNTANT* will print checks for you. You will need to have specially formatted, pre-printed checks (a sample check is included in your *HOME ACCOUNTANT* package). You may order checks from:

DELUXE COMPUTER FORMS
530 N. Wheeler Street, P.O. Box 43046
St. Paul,MN 55164-0046
1-800-328-0304 (In Minnesota 612-483-7300)

Checks used with *THE HOME ACCOUNTANT* are series 1004.

For fastest service, use the following number when communicating your order: 7220.

Besides printing checks, you may also print activity reports which will show activity for any type of transaction. You may specify search criteria for the activity reports in much the same way as you did when you used the Search/Edit function in the TRANSACTIONS module. For example, you could print all transactions made on a certain date, to a certain payee, to a certain budget category, etc. You may specify any combination of data fields to be the search criteria for printing activity reports.

To print checks or an activity report:

a. Select Option 4 PRINT CHECKS/ACTIVITY REPORT from Screen 1 the Main Menu.

b. Confirm your selection by pressing R.

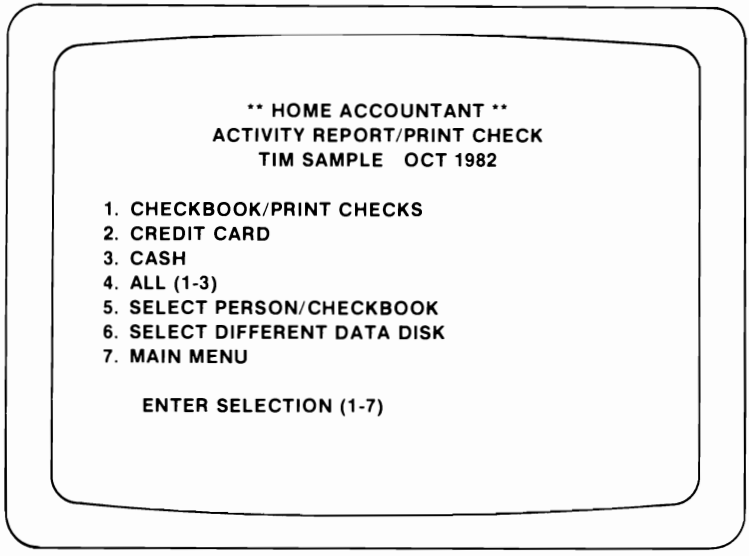
You will receive a message which says:

```
**********************************************************************
                          NOW LOADING
                  PRINT CHECKS/ACTIVITY REPORT
**********************************************************************
```

And another which says:

```
**********************************************************************
                       NOW READING FILES
                     PLEASE DO NOT INTERRUPT
**********************************************************************
```

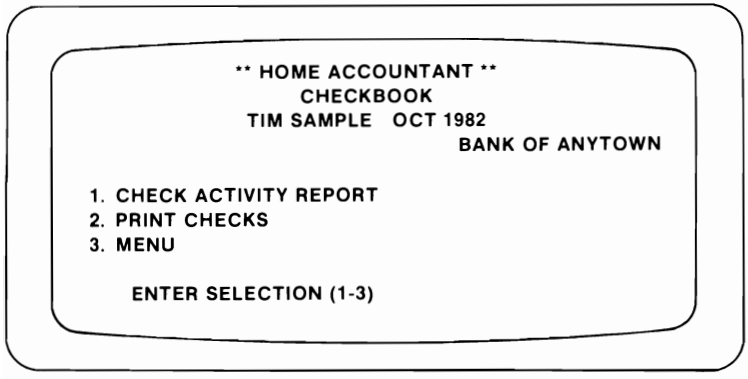
In a few seconds, Screen 37 The Print Checks/Activity Report Sub-Menu will appear.



Screen 37. Print Checks/Activity Report Sub-Menu

c. Select Option 1 CHECKBOOK/PRINT CHECKS Screen 37.

Screen 38 The Checkbook Report Sub-Menu will appear.



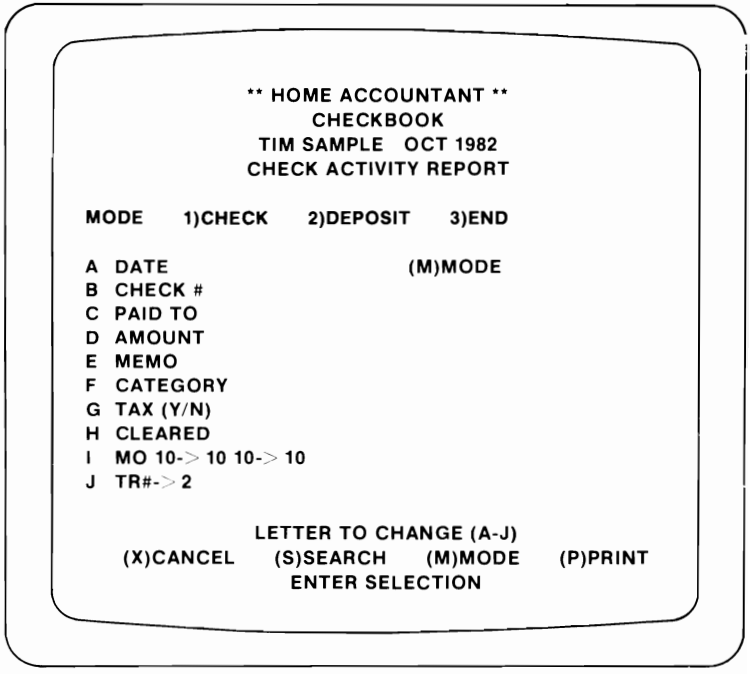
Screen 38. The Checkbook Report Sub-Menu

Notice which checkbook is specified at the top of Screen 38. If this is the wrong checkbook select Option 3 MENU to return to Screen 37 The Print Checks/Activity Report Sub-Menu, and select Option 5 SELECT PERSON/CHECKBOOK. Enter the appropriate checkbook number and return to Screen 38 using the steps outlined above.

From Screen 38 The Checkbook Report Sub-Menu:

d. Select Option 1 CHECK ACTIVITY REPORT.

Screen 39 Check Activity Report Entry will appear.



Screen 39. Check Activity Report Entry

This screen should look very familiar to you since it is identical to Screen 26 Checkbook Search/Edit except for the words "CHECK ACTIVITY REPORT" at the top. You will need to select search criteria for your activity report in exactly the same way as you did for the Search/Edit function in the TRANSACTIONS module, (refer to page 64 for assistance). The MODE line at the top of Screen 39 indicates whether you are printing a report based on checking or on deposit activity.

When you are ready to print the report:

e. Press S to initiate the search.

You will be prompted to enter the report date.

f. Enter the date of the report.

g. Ready the printer and align the paper to the top of form.

h. Press any key to begin printing, or the ESC key to abort.

> **NOTE:** Typing **P** from Screen 39 will cause the *screen* to be printed. To print the report, type S.

> **NOTE:** "Split" transaction amounts are not added to the report total unless the split category is the category requested for the report.

Figure 11 gives a sample check activity report. Look at the last two columns on the right.

CLR indicates the check has cleared the bank.
PTD indicates the check was printed by *THE HOME ACCOUNTANT.*

> **NOTE:** A question mark appearing in the CLR column means the status is unknown. This is likely to occur if you are printing a report from a prior data disk after having started a new year. You can check the current disk for the status of this check.

Remember, the more report criteria you select, the shorter the report will be, since each criterion selected narrows the field of possibilities.

By selecting the appropriate option from Screen 37 Print Checks/Activity Report Sub-Menu, you may print activity reports for checkbooks, (Option 1) credit cards, (Option 2) cash transactions (Option 3) or all of these combined (Option 4). If you have more than one checkbook in your system, you may use Option 5 to change from one to the other. If you want to print reports from another data disk, Option 6 SELECT DIFFERENT DATA DISK allows you to do this. Option 7 will return you to the Main Menu.

Figure 12 is a sample activity report which includes all kinds of transactions. Notice an additional column is added which indicates the type of transaction. CLR and PTD refer to checkbook entries only and REF is the check #.

The very last column PER refers to the person/checkbook from which the transaction was made.

> **NOTE:** If you do not have a 132-column printer, some of the lines will either be broken into two lines, or they will be cut-off after characters.

CHECKBOOK TRANSACTIONS
CHECK ACTIVITY REPORT
FOR ALL
OCT 8, 1982

TRAN	DATE	ITEM #	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	PER
2	01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE	N	N	N	1
3	01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES AND ALIGNMENT	CAR EXPENSES	N	N	N	1
4	01/10/82	1025	SAFEWAY	54.35		FOOD	N	N	N	1
7	01/10/82	1026	LANDLORD	650.00	RENT	RENT	N	N	N	1
15	01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES	N	N	N	2
18	01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	CAR EXPENSES	N	N	N	1
			TOTAL	1876.06						

PER: 1. JOE SMITH 2. JANE SMITH

Figure 11. Check Activity Report

ALL TRANSACTIONS
CREDIT ACTIVITY REPORT
FOR ALL
OCT 8, 1982

TRAN	DATE	ITEM	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	TYPE	PER
2	01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE	N	N	N	CHCK	1
3	01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES AND ALIGNMENT	CAR EXPENSES	N	N	N	CHCK	1
4	01/10/82	1025	SAFEWAY	54.35		FOOD	N	N	N	CHCK	1
7	01/10/82	1026	LANDLORD	650.00	RENT	RENT	N	N	N	CHCK	1
8	01/08/82	MAYCO	MAY COMPANY	23.47	READING LAMP	MISCELLANEOUS EXPENSE	N			CARD	1
9	01/23/82	VISA	SALAS	15.79	DINNER FOR FRIEND	FOOD	N			CARD	1
10	01/14/82	VISA	BULLOCKS	154.32	CLOTHES FOR WORK	CLOTHES	N			CARD	1
11	01/08/82		LUNCH WAGON	3.50		FOOD	N			CASH	1
12	01/03/82		ARCO	20.00	GAS FOR THE WEEK	GASOLINE	N			CASH	1
14	01/13/82		MANN THEATERS	15.00	THREE TICKETS FOR MOVIE	ENTERTAINMENT	N			CASH	1
15	01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES	N	N	N	CHCK	2
16	01/24/82		FRIEND AT WORK	5.00	BORROWED FOR LUNCH	MISCELLANEOUS EXPENSE	N			CASH	2
18	01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	CAR EXPENSES	N	N	N	CHCK	1
			TOTAL	2113.14							

PER: 1. JOE SMITH 2. JANE SMITH

Figure 12. All Transactions Activity Report

Printing Checks

If you have ordered specially printed checks you may have *THE HOME ACCOUNTANT* print checks for you. (See the order form on the back inside cover.)

You may only print checks which have been recorded in the TRANSACTIONS module. You may not print deposit tickets.

This option is virtually identical to printing an activity report.

a. From Screen 37 The Activity Reports/Print Checks Sub-Menu, select Option 1 CHECKBOOK/PRINT CHECKS.

Screen 38 The Check Report Sub-Menu will appear.

b. From Screen 38, select Option 2 PRINT CHECKS.

You will be asked:

****
DO YOU WANT TO INSERT ADDRESSES (Y/N)?
****

You may instruct *THE HOME ACCOUNTANT* to print the address of the payee directly on the check if you wish. This is useful if you have window envelopes.

You will then be asked:

****
DO YOU WANT A TEST CHECK (Y/N)?
****

c. Keep answering Y until the checks are aligned properly in the printer.

When the test check is properly aligned:

d. Answer N to the test check question.

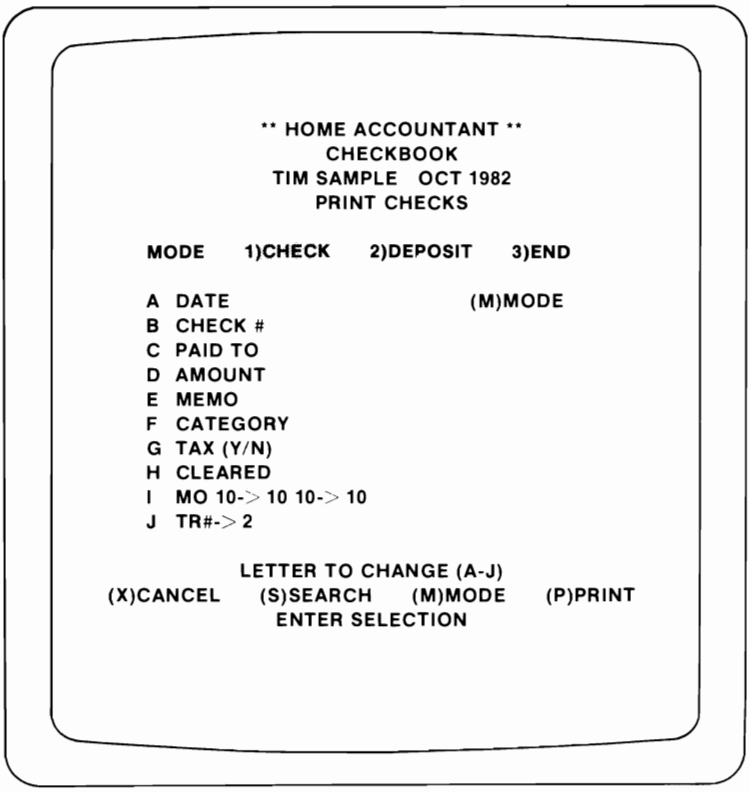
Screen 40 Print Checks Entry will appear.

This screen should look familiar. It is almost identical to Screen 39 Check Activity Report Entry, except for the words PRINT CHECKS at the top of the screen. You will need to enter search critieria for printing checks in exactly the same manner as you did for printing the Check Activity Report.

e. Enter the desired selection criteria.

When the selection criteria is satisfactory:

f. Enter S to begin the search function and print the report.



Screen 40. Print Checks Entry

If you answered Y to the question about inserting addresses, the following will appear:

```
**********************************************************************
CHECK #                    XX
PAID TO                    NAME OF PAYEE
ADDRESS1                   _____________________
ADDRESS2                   _____________________
ADDRESS3                   _____________________

                IS THIS CORRECT (Y/N)?
**********************************************************************
```

The cursor will be flashing in the ADDRESS1 field. Enter each address line and press RETURN. When the address is correct, type Y after the question IS THIS CORRECT?

You will receive a message which says:

****

PRINTING
PLEASE DO NOT INTERRUPT

<<F1>>TO ABORT

****

When the report is completed, Screen 40 Print Checks Entry will reappear. You may enter new search criteria and print more checks.

To exit:

g. Enter M to change the mode, and enter 3 when the cursor moves to the MODE field.

Screen 38 The Check Report Sub-Menu will appear.

h. Select Option 3 MENU.

Screen 37 The Print Checks/Activity Report Sub-Menu will appear.

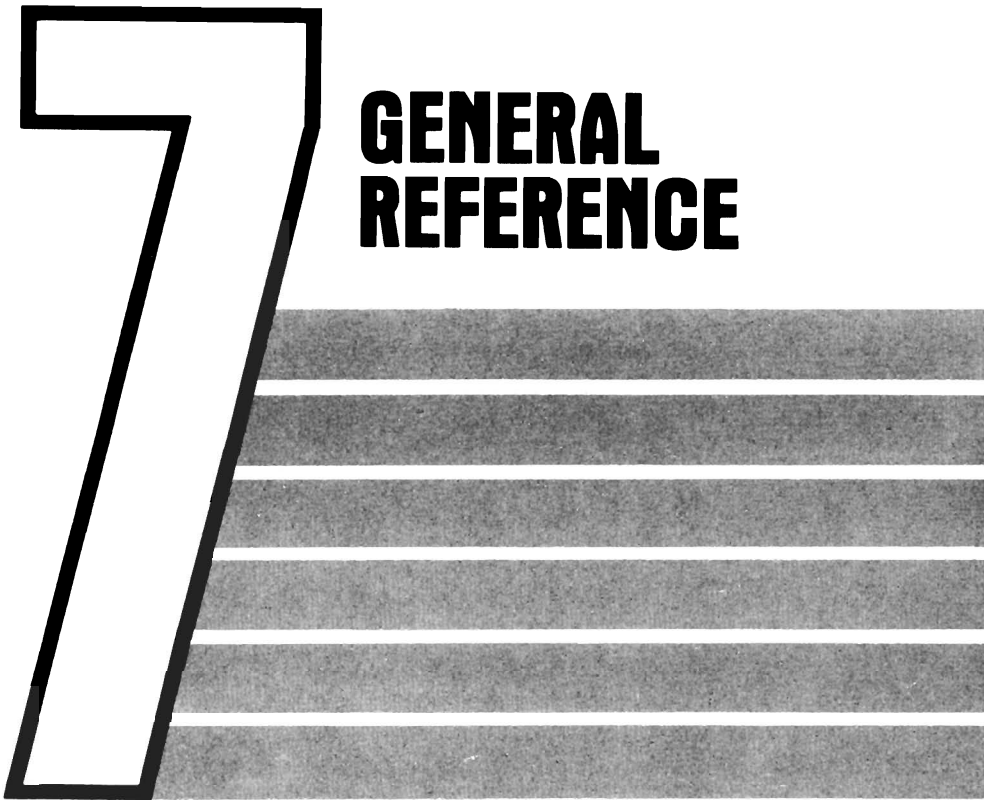
i. Select Option 7 MAIN MENU.

Screen 1 The Main Menu will reappear.

* * * * *

This is the end of *THE HOME ACCOUNTANT* Tutorial. By now you should have a general overview of how to set up budgets, how to record various kinds of transactions, and how all the categories relate to each other.

The next section, General Reference, summarizes the instructions given in the Tutorial and lists things to remember as you work with each module.



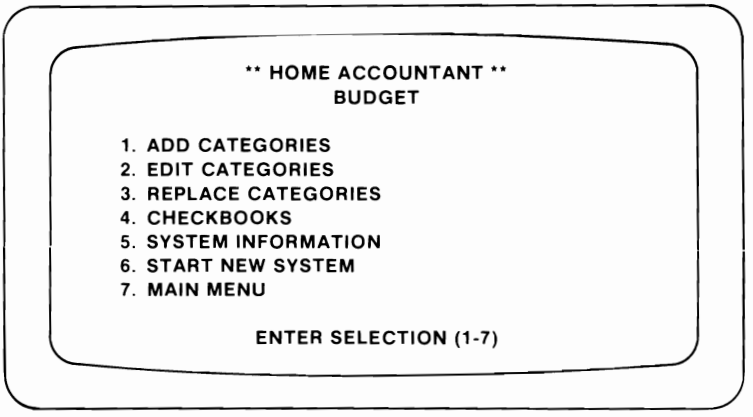
7 GENERAL REFERENCE

General Reference

This section summarizes the operation of each *HOME ACCOUNTANT* module. Helpful hints, examples, and points to remember are also included.

BUDGET SUMMARY

The BUDGET module is the core of all *HOME ACCOUNTANT* functions. While it is not essential to create a detailed budget, doing so will allow you to take full advantage of *THE HOME ACCOUNTANT*'s extensive capabilities. Screen 3 The Budget Menu lists all the options available in this module.



Screen 3. The Budget Menu

1. **ADD CATEGORIES:** Creating your list of budget categories is the biggest single job in setting up a *HOME ACCOUNTANT* system. You will need to gather all the financial records availalbe to you and spend some time developing budget categories which fit your particular financial situation. The question to keep in mind when determining your budget categories is "What do I want to keep track of?"

   The five budget category types and codes are: (1) assets, (2) credit cards, (3) liabilities, (4) income, and (5) expenses. Checkbooks and cash accounts are treated as special assets. You may have up to five

checkbooks in any one *HOME ACCOUNTANT* system, but you must create a separate cash account for each checkbook. The cash account is used to monitor cash transactions from each checkbook.

You are not *required* to enter monthly budgeted amounts for each category. (You may enter zeros instead.) However, since one of the primary functions of *THE HOME ACCOUNTANT* is to help you make more accurate financial projections, we strongly recommend that you do enter budget estimates. The budget estimates for each month represent what you think the ending monthly balance will be for that budget category.

To assist you in entering budget amounts, *THE HOME ACCOUNTANT* has the following "quick entry" features:

SAME: Once you have entered an amount for one month, typing SAME will cause the same amount to be entered automatically for all the remaining months. You may, of course, edit any of these entries at any time.

Fx: Once you have entered an amount for one month, typing Fx will tell *THE HOME ACCOUNTANT* to add "x" dollars to each successive month. This works on a cumulative basis. Instead of a fixed amount, "x" may also be a percentage. For example, if you wanted your budget estimate to increase by 25 percent each month, you would enter: **F.25.**

F-x: Once you have entered an amount for one month, typing F-x will tell *HOME ACCOUNTANT* to subtract "x" dollars from each successive month. This also works on a cumulative basis, and "x" may be a percentage.

When first entering budget amounts, the Difference column will show negative totals until actual amounts are entered via the TRANSACTIONS module. The Difference column is the actual amount minus the budgeted amount for each category.

2. **EDIT CATEGORIES:** This is the option to select when you want to change the information for a particular budget category. For example, you may want to change the category title or the budgeted amounts sometime after you have started your *HOME ACCOUNTANT* system.

   You may also edit actual amounts for a budget category through this option. To do this, enter the letter of the field you wish to edit preceeded by the CTRL key. For example, to edit an actual amount in October (field M) you would hold down the CTRL key and press M at the same time. The cursor will move to the actual field for October. Type in a new figure and press RETURN. The Total and Difference column will be automatically updated to reflect this new actual.

3. **REPLACE CATEGORIES:** There is no provision for deleting budget categories once they have been created in a *HOME ACCOUNTANT* system. This is to prevent you from accidentally destroying important information.

   However, you may replace one budget category with another. For example, if you originally created a category for a money market account, and you closed that account, you could reassign the old category number to some other category with a completely new title and new budget amounts.

4. **CHECKBOOKS:** This is the option to select when you are entering information about the checkbooks in your *HOME ACCOUNTANT* system. You will be prompted to enter the name, address, city, state, zip code, bank and account number for each checkbook. You will also be automatically prompted to create a separate cash account for each checkbook.

5. **SYSTEM INFORMATION:** When you are starting a new *HOME ACCOUNTANT* system, this option lets you specify the system name, the beginning month and year, and the ending month.

6. **START NEW SYSTEM:** When you are starting a new *HOME ACCOUNTANT* system, this option will prepare a disk to become a data disk. You will be prompted to insert a blank initialized (formatted) disk in the appropriate drive (depending on your hardware configuration). *THE HOME ACCOUNTANT* will then create the necessary data files on the disk.

7. **MAIN MENU:** This option will return you to the Main Menu.

Points to Remember

1. *THE HOME ACCOUNTANT* will automatically assign a number to each budget category.

2. You may not use the words "SPLIT", "END", "GRAPH" as category titles. Commas, semi-colons, and colons should also be avoided.

3. You may not use a number as the first character in a category title. (You may use a number *within* the title.)

4. You may change any entries by selecting Option 2 EDIT CATEGORIES from the Budget Menu.

5. You may use memos to sub-categorize categories. For example, you may want to note how much of your gasoline expense is going for which vehicle. The total gasoline expense balance will be unaffected, but you can keep more detailed records via the memo field. One restriction to keep in mind is that the *HOME ACCOUNTANT* graphs

and printed reports are based on budget categories and not on memos.

6. Do not enter a beginning balance for income or expense categories unless you are starting your *HOME ACCOUNTANT* in the middle of your fiscal year and you want your year-to-date figures included in the year-end totals.

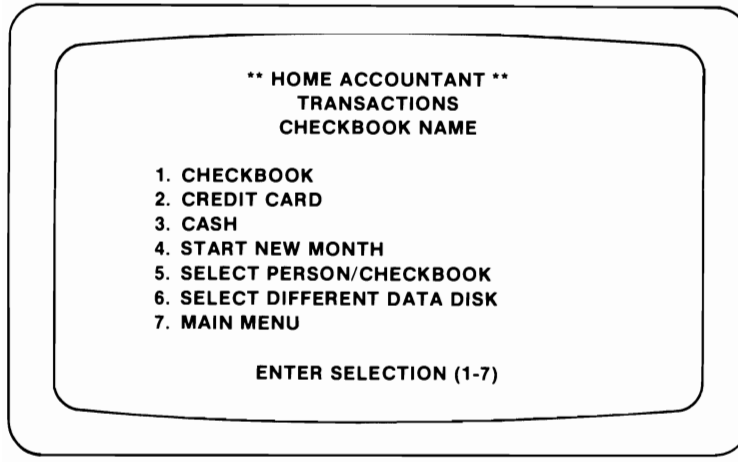
7. You may use NO CATEGORY for transactions which do not belong to any of your existing budget categories. However, remember that NO CATEGORY entries will not be included in some reports. If you want to create a miscellaneous category, you must do so through the BUDGET module.

8. When entering address information, the ZIP code field must either contain no digits or exactly five digits.

9. When entering category titles or system information, your entries can not exceed the number of characters indicated by the underscores.

TRANSACTIONS SUMMARY

The TRANSACTIONS module is where you enter individual transactions. Transactions always happen through a checkbook (Option 1), a credit card (Option 2), or a cash account (Option 3). When entering transactions, you will select one of these options from Screen 17 The Transactions Menu. Each transaction is then assigned to a specific budget category.



Screen 17. The Transactions Menu

1. **CHECKBOOK:** This is the option to select for entering any checkbook transactions. A sub-menu will appear asking if you wish to enter checks or deposits, do a search/edit of existing transactions, reconcile your bank statement, review or enter automatic transactions, or return to the Transactions Menu. Be sure you are in the correct mode (checks or deposits) when working with a checkbook.

2. **CREDIT CARD:** This is the option to select for entering any credit card transactions. A sub-menu will appear asking if you want to enter purchases or returns, do a search/edit of existing transactions or return to the Transactions Menu. Be sure you are in the correct mode (purchases or returns) when working with credit card transactions.

3. **CASH:** This is where you enter any cash transactions you make. Again, be sure you are working in the proper mode (payments or receipts).

   You may "split" any check, credit card, or cash transaction. Splitting a transaction involves assigning it to more than one budget category. An example of a split transaction is a mortgage payment, where part of the payment should be assigned to reducing principal (a liability account) and part should be assigned to interest (an expense account).

4. **START NEW MONTH:** Use this routine when you have finished entering transactions for one month, and you wish to begin a new one.

   WARNING: Be sure you have finished entering *all* transactions for the current month before you start a new one.

If you think you will need to go back and make changes, you should create a "dummy transaction" for no amount assigned to NO CATEGORY. You might consider using the automatic transaction feature to create a dummy transaction for each month.

When starting a new *HOME ACCOUNTANT* system, the very first time you use the START NEW MONTH option, your automatic transactions will be recorded, but the system will remain in the starting month until you run the option a second time.

The START NEW MONTH option is also where you may manually close a data disk which is almost full. You may also create automatic transactions through the START NEW MONTH routine or through Option 1 CHECKBOOK. When you start a new month, all automatic transactions in all checkbooks are recorded on the first day of the new month.

5. **SELECT PERSON/CHECKBOOK:** If you are using more than one checkbook in your *HOME ACCOUNTANT* system this option allows you to switch from one to the other. When you select this option, a menu listing all the checkbooks in your system will appear. The new checkbook you select will remain active until you select another through this option.

6. **SELECT DIFFERENT DATA DISK:** Sometimes you may want to review transactions from a prior data disk. This option allows you to switch from the current data disk to another disk from the same system.

   NOTE: Always boot and exit *THE HOME ACCOUNTANT* with the *current* data disk.

7. **MAIN MENU:** This option will return you to Screen 1 The Main Menu.

Some Common Transactions

Cash Back From Purchase: If you are making a purchase and you write a check for more than the purchase amount in order to get cash back you would record this as a split transaction.

a. **Enter the total amount of the check and use SPLIT as the category.**

b. **Assign the amount of the purchase to the appropriate category. Use the word SPLIT in the MEMO field, and the category title in the CATEGORY field.**

c. **Assign the amount of cash you received to a cash account. Use the word SPLIT in the MEMO field, and the title of the cash account in the CATEGORY field.**

Payroll Deductions: One of the most frequently asked questions about using *THE HOME ACCOUNTANT* is how to record payroll checks and deductions. The preferred method for doing this is as follows:

a. **Enter the net amount of the payroll check as a deposit to your checkbook, and enter SPLIT as the category.**

b. **Split the deposit by assigning the gross amount of the paycheck to an income category.**

c. **Assign the deductions (taxes, credit union, insurance) to the appropriate expense categories. To do this use NEGATIVE AMOUNTS. This will create the correct balances in the appropriate expense categories, and offset the gross amount of the paycheck to equal the net amount of your deposit.**

Deposit From Two Income Sources: Use the split transaction feature to enter first the total amount of the deposit, and then assign the correct amounts to the individual income categories.

Paying A Credit Card From a Checkbook: Write a check from your checkbook and assign it to the appropriate credit card category. It is also a good idea to enter "payment" in the memo field.

Receiving Cash Back From A Deposit: Use the split transaction feature to enter the total amount of the deposit. Then assign the amount of cash you received as a NEGATIVE amount to your cash account. This will adjust your cash balance and your checkbook balance properly. (Refer to Figure 2.)

Points To Remember

1. Make sure you are working in the correct checkbook. If you have trouble finding a transaction, you are probably looking in the wrong checking account. Remember credit cards and cash also use separate checkbooks.
2. Remember, if you are writing a check and the payee has the same name as an existing budget category title, you may simply type an asterisk (*) and the first letter of the title. *THE HOME ACCOUNTANT* will attempt to find a match. Press RETURN to accept the match, or the SPACE BAR to see another. If no more matches are found you will have to re-enter the information.
3. When using the search/edit functions, remember that the more search criteria you select the more you will narrow down the field of possible matches.
4. Be sure to finish entering each transaction by recording it. If you fail to record it by pressing R, *THE HOME ACCOUNTANT* has no way of storing the transaction.

EXTEND SUMMARY

The EXTEND module allows you to continue with a *HOME ACCOUNTANT* system on a new data disk. You will need to extend to a new disk when your data disk if full, or when you come to the end of your fiscal year.

You may only extend *closed* data disks. The *HOME ACCOUNTANT* will automatically close a disk when it is full, or when you come to the end of your fiscal year. You may want to manually close a disk at a convenient point if you realize your disk is almost full, say at the end of a month. Do this through Option 4 START NEW MONTH from Screen 17 The Transactions Menu.

When extending a disk, make sure you have two (2) backup copies. One of your copies will become the new current disk, leaving you with only one backup copy.

When extending, you will have the option of retaining transactions which have not yet been marked as cleared in field H, or in removing all transactions, regardless of their cleared status.

When starting a new year, you have the option of automatically transferring your year-end actual figures to become your budgeted figures for the new year. Your other options are to retain your original budget estimates for another year, or manually enter new budget estimates.

GRAPHS SUMMARY

THE HOME ACCOUNTANT can generate three kinds of graphs: bar graphs, line graphs, and trend analysis graphs.

Graphs are always displayed on your video screen. If your printer has graphics capabilities, you may save graphs to another disk and use additional software in order to send them to your printer. You may not save graphs to either *THE HOME ACCOUNTANT* program disk or to your data disk.

You may also superimpose a grid over the graph to make it easier to read.

Generally, you should use the Graphing feature at the end of a month. You should also have several months of data stored in order for the graphs to be useful.

PRINTED REPORTS SUMMARY

One of the most powerful features of *THE HOME ACCOUNTANT* is the ability to organize your data into a variety of reports and summaries. The three main categories of reports are: Budget/Actual, Personal Balance Sheet, and Income and Expense Summary. Within these categories, you have a variety of options that allow you to tailor a report to your specific needs.

Some reports require 132-column printing capabilities.

Printed reports are based on existing budget categories.

PRINT CHECKS/ACTIVITY REPORTS SUMMARY

This module differs from PRINTED REPORTS in that you may actually print checks on specially formatted blank checks, and you may print activity reports based on search criteria from any field.

Whereas the other *HOME ACCOUNTANT* reports can only be organized by existing budget categories, you may designate any field to be the report

criteria for an Activity Report. For example, if you were using the memo field to further break down your gasoline expense by automobile, you could generate an Activity Report based on the memo field.

When printing checks, you also have the option to stop and enter the address of the payee. The address will then be printed directly onto the check. This is a useful function if you are using window mailing envelopes.

HARDWARE/START NEW SYSTEM SUMMARY

This is Option 8 from the Main Menu. Select it when you are using *THE HOME ACCOUNTANT* for the very first time, or when you make changes in your hardware configuration. You will be asked if you are starting a new system. If you are, answer Y to all three of these related questions. If you are not starting a new system, answer N. This will bring up Screen 2 The Hardware Configuration Page, but *THE HOME ACCOUNTANT* will continue with the existing system.

The hardware configuration page is where you enter the correct ASCII codes for your particular printer. Refer to Figure 3 for the correct codes for your printer.

EXIT SUMMARY

Be sure to always finish working on *THE HOME ACCOUNTANT* through Option 9 EXIT from the Main Menu. When you exit, you will be reminded to make a backup copy of your data disk.

TROUBLE SHOOTING GUIDE

A great deal of effort has gone into designing and testing *THE HOME ACCOUNTANT* in order to give you a reliable product. However, should you encounter difficulties that either you or your dealer cannot solve, and if you are a registered *HOME ACCOUNTANT* customer, please contact Continental Software's Customer Service department.

But before you phone, please read this Trouble Shooting Guide. Doing this may save you the time and expense of a call.

Points To Remember

1. Please read this manual thoroughly.
2. Make sure you are familiar with the proper operation of your computer and related hardware. We cannot answer questions which do not pertain to the actual use of *THE HOME ACCOUNTANT* system (e.g., how to connect your computer or printer). These items are covered in your computer or printer manuals.
3. Double check your equipment to be sure it is functioning properly. A suspected software problem is often, in fact, hardware related: for example, the disk drive needs a speed adjustment, or the interface card is not properly seated in its slot.
4. Remember to use only blank, initialized diskettes for data disks.
5. DO NOT exit from *THE HOME ACCOUNTANT* except as directed from the Main Menu (Use the EXIT Option). This will help ensure your data files are kept in the proper order.
6. DO NOT open the disk drive door, turn your power off, or remove any diskette during the operation of the program, except as directed.
7. DO NOT use a write protect tab on either your data diskette or the program diskette.
8. DO make frequent backup copies of your data diskettes.
9. When starting a new system, you must proceed through to Option 4 START NEW MONTH in TRANSACTIONS in order to be sure your files are properly set up.
10. DO remember you cannot print reports until you have recorded at least one transaction.

11. If the totals on the income and expense summary are incorrect, check to make sure you did not enter a beginning balance in field C when you set up income and expense categories.

12. If the checks or reports don't seem to be aligned properly in your printer, try resetting TOP OF FORM on the printer itself. This is done by placing the print head in the appropriate location on the paper, then turning the printer off and back on again. This resets the paper so the next form should begin exactly 66 lines later. Some printers have a button to press which resets TOP OF FORM, while others have internal switch adjustments.

13. Remember, you can correct an actual amount for a category through the Search/Edit mode from the Budget Menu. When you have selected the month to change, type in the letter referencing that month preceeded by the CTRL key (press the two keys simultaneously). For example, to change the actual amount for March, type CTRL-F. For August, you would type CTRL-K. This will place the cursor in the actual column. Now you would just enter the proper amount, press RETURN, and type R to record the change.

14. Remember, you will need to press S (not P) to begin printing some reports.

15. You cannot delete transactions or categories. You can however, replace categories through the Budget Menu. This allows you to reassign an old category number to an entirely new category.

16. Should you ever exit *THE HOME ACCOUNTANT* improperly by turning off the power, opening the disk drive door, etc., you may lose data and cause category balances to be altered incorrectly, even though all transactions were previously recorded. Here is one method to try to recover:

    a. Use the Print Activity Report/Print Checks module to obtain a list of all activity and find the net category balance for each month in question.

    b. Go to the Budget module (via the Main Menu) and input the actual net values for each category. Hold down the CTRL key while you press the corresponding letter for each month. This will allow you to change actual amounts.

17. Note that the device numbers used by Commodore to designate the first and second disk drives are #8 and #9. For clarity, the User's Guide refers to the disk drives as #1 and #2.

18. If you see the disk drive light blinking, indicating an error (these might be I/O, End of Data, etc.), while the program is accessing your data disk, we recommend using one back-up data disk (you should have two copies before proceeding) and bringing it up to date. I/O errors and End of Data errors are not caused by *THE HOME ACCOUNTANT*, and are, unfortunately, unrecoverable in most cases. This is one of the reasons it is imperative to keep back-up data diskettes.

Most likely your printer will be compatible with *THE HOME ACCOUNTANT*. But if you have trouble, please don't hesitate to call us. We will be happy to help you.

* * * * * *

Should you ever write or send materials to Continental Software, please send along a note of explanation, your *HOME ACCOUNTANT* serial number, a return address, and telephone number in case we need to get in touch with you.

APPENDIX

Appendix A: Using *THE TAX ADVANTAGE*

These are the budget categories which you will need to use with your *HOME ACCOUNTANT* if you want to transfer the data to *THE TAX ADVANTAGE*. The budget categories are self-explanatory, and they match the categories on Form 1040 of your federal income tax.

NOTE: The "*" in some of the categories must be replaced by the capital letter "A", "B", or "C" to signify the correct business or property.

	FORM 1040
CATEGORY	1982 LINE NUMBER
WAGES/T	7
TAX REFUNDS/T	10
ALIMONY RECEIVED/T	11
PENSION TAXABLE/T	16
PENSION OTHER/T	17A
PENSION TAX AMNT/T	17B
UNEMPLOYMENT COMP/T	20A
TAXABLE UNEMPL/T	20B
INCOME OTHER/T	21
MOVING EXPENSE/T	23
EMPLY. BUS. EXP./T	24
IRA/T	25
KEOGH/T	26
INTEREST PENALTY/T	27
ALIMONY PAID/T	28
TAX WITHHELD/T	60
ESTIMATED TAX/T	61
EARNED INCOME CRDT/T	62

SCHEDULE A

CATEGORY	1982 LINE NUMBER
MEDICINES/T	1
INSURANCE MEDICAL/T	4
DOCTORS ETC/T	5A
TRANSPORT MEDICAL/T	5B
MEDICAL OTHER/T	5C
TAX LOCAL INCOME/T	9
TAX REAL ESTATE/T	10
TAX SALES/T	11A
TAX VEHICLE/T	11B
TAXES OTHER/T	12
MORTGAGE INST/T	14A
MORTGAGE INDV/T	14B
INTEREST CRDT CARD/T	15
INTEREST EXPENSE/T	16
CONTRIBUTIONS CASH/T	18A
CONTRIBUTIONS LRGE/T	18B
DUES/T	23A
TAX RTRN PREP FEE/T	23B
DEDUCTIONS MISC/T	24

SCHEDULE B

CATEGORY	1982 LINE NUMBER
MORTGAGE INCOME/T	1
INTEREST/T	2
INTEREST ASC/T	4
DIVIDENDS/T	9

SCHEDULE C—1

CATEGORY	1982 LINE NUMBER
PURCHASES/T/*	2
LABOR COST/T/*	3
MATERIALS/T/*	4
COST (BUS)/T/*	5

SCHEDULE C

CATEGORY	1982 LINE NUMBER
RECEIPTS GROSS/T/*	1A
ALLOWANCES/T/*	1B
INCOME (BUS)/T/*	4B
ADVERTISE (BUS)/T/*	6
BAD DEBTS/T/*	7
BANK CHARGES/T/*	8
VEHICLE EXPENSES/T/*	9
COMMISSIONS/T/*	10
DEPLETION (BUS)/T/*	11
DUES AND PUBL./T/*	13
EMPLOYEE BENEFIT/T/*	14
FREIGHT (BUS)/T/*	15
INSURANCE (BUS)/T/*	16
INTEREST (BUS)/T/*	17
CLEANING (BUS)/T/*	18
PROF. SERVICES/T/*	19
SUPPLIES OFFICE/T/*	20
PENSION PLANS/T/*	21
RENT (BUS)/T/*	22
REPAIRS (BUS)/T/*	23
SUPPLIES (BUS)/T/*	24
TAXES (BUS)/T/*	25
TRAVEL ENTERTAIN/T/*	26
UTILITIES (BUS)/T/*	27
WAGES (BUS)/T/*	28A
EXPENSES (BUS)/T/*	30

SCHEDULE E

CATEGORY	1982 LINE NUMBER
RENTS RECEIVED/T/*	3A
ROYALTIES RCVD/T/*	3B
ADVERTISING (PR)/T/*	4
AUTO TRAVEL (PR)/T/*	5
CLEANING (PR)/T/*	6
COMMISSIONS (PR)/T/*	7

CATEGORY	1982 LINE NUMBER
INSURANCE(PR)/T/*	8
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FEES (PR)/T/*	10
REPAIRS (PR)/T/*	11
SUPPLIES (PR)/T/*	12
TAXES (PR)/T/*	13
UTILITIES (PR)/T/*	14
WAGES (PR)/T/*	15
EXPENSES (PR)/T/*	16

SCHEDULE SE

CATEGORY	1982 LINE NUMBER
FICA AND RRTA/T	11A
TIPS/T	11A

GLOSSARY

ASCII Code: An acronym standing for American Standard Code for Information Interchange. It is the standard set of characters, or alphabet, that computers use, including letters, numerals, punctuation signs, inverse characters, and control codes. Each of these characters has an assigned value, i.e., ASCII value.

Banner Screen: These are messages which appear on your video screen telling you what the computer is doing. LOADING MAIN MENU is an example. These messages let you know the program is working, and they usually appear between the initial command and the completion of a routine.

Booting Up: Starting the computer and begin using *THE HOME ACCOUNTANT.*

Cold Start: Starting the computer by actually turning on the power.

Crash: A hardware or software malfunction, whether of major or minor proportions. Also known as a program "bomb."

Cursor: A visual indication which marks where the next characters you generate will appear on the screen. For example, the Commodore 64 uses an inverse video rectangle.

Data Diskette: A diskette which contains data files. These data files are manipulated by a program diskette.

Default Value: Any value or set of values which the program reads as a "given." For example, *THE HOME ACCOUNTANT* always defaults to the last entered date. Default values can usually be altered.

DOS: An acronym standing for Disk Operating System. It is essentially a program that allows one to run other programs, as well as have disk drive interaction and manipulation.

Entry: Any block of data within a single record. Entries make up records; records make up data files; data files make up data disks.

Field: A unit of information within a record, or a specific part of an entry. For example, "check #" could be a field.

File: Any group of related records or entires. They may be related by purpose, format, or data source, and may or may not be arranged sequentially.

Format: Prepare a blank diskette to accept information from the computer (see Initialize).

Hardware Configuration: The physical components and electronic settings of your computer system. It is necessary to inform *THE HOME ACCOUNTANT* of any changes in your hardware configuration.

Hard Copy: A paper-printed version of a file or screen.

Initialize: The process of preparing a disk to receive information (see format).

Line Feed: Incrementing the printer one line without a carriage return.

Menu: A list of selection or choices available at certain points in the program.

Write Protect: Placing a piece of tape over the square notch on the side of a diskette so that it cannot be written on or changed.

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WARRANTY

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